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FOURTH ANNUAL AND THIRTY-EIGHTH

R E P O R T

of the

COMMISSIONER OF FINANCIAL INSTITUTIONS

State of Utah

To His Excellency

SCOTT M. MATHESON

Governor

For the Period July 1, 1983 to June 30, 1984

Elaine B. Weis

Elaine B. Weis

Commissioner of Financial Institutions

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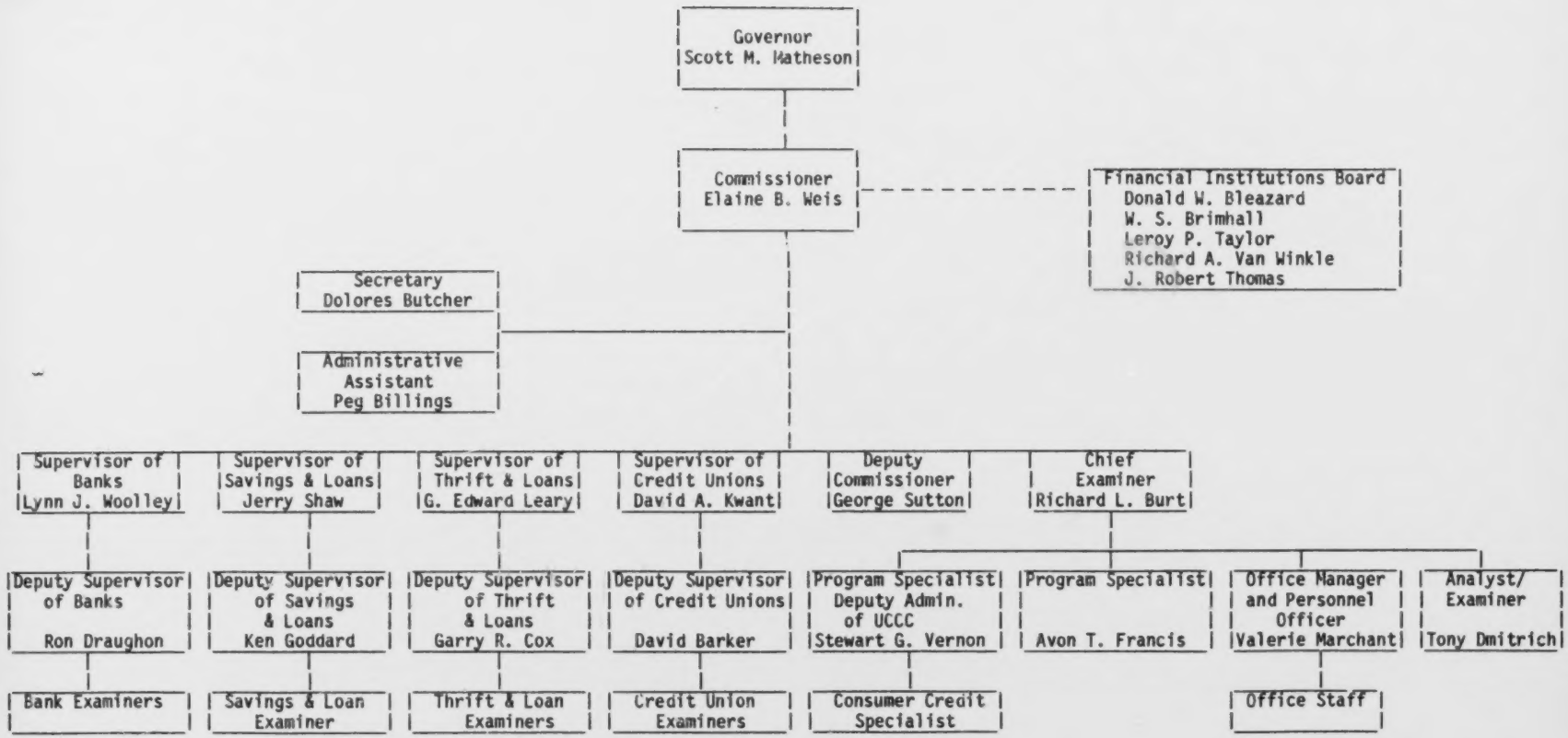
Governor
Scott M. Matheson
Commissioner
Elaine B. Weis
Financial Institutions Board
Donald W. Bleazard
W. S. Brimhall
Leroy P. Taylor
Richard A. Van Winkle
J. Robert Thomas
Secretary
Dolores Butcher
Administrative
Assistant
Peg Billings
Supervisor of
Banks
Lynn J. Woolley
Supervisor of
Savings & Loans
Jerry Shaw
Supervisor of
Thrift & Loans
G. Edward Leary
Supervisor of
Credit Unions
David A. Kwant
Deputy
Commissioner
George Sutton
Chief
Examiner
Richard L. Burt
Deputy Supervisor
of Banks
Ron Draughon
Deputy Supervisor
of Savings
& Loans
Ken Goddard
Deputy Supervisor
of Thrift
& Loans
Garry R. Cox
Deputy Supervisor
of Credit Unions
David Barker
Program Specialist
Deputy Admin.
of UCCC
Stewart G. Vernon
Program Specialist
Avon T. Francis
Office Manager
and Personnel
Officer
Valerie Marchant
Analyst/
Examiner
Tony Dmitrich
Bank Examiners
Savings & Loan
Examiner
Thrift & Loan
Examiners
Credit Union
Examiners
Consumer Credit
Specialist
Office Staff

STATE OF UTAH

Department of Financial Institutions

Personnel

Administration

Elaine B. Weis	Commissioner of Financial Institutions and Administrator of Consumer Credit
Marjorie A. Billings	Administrative Assistant to Commissioner
Dolores Butcher	Secretary to Commissioner
Richard L. Burt	Chief Examiner
George Sutton	Deputy Commissioner
Avon T. Francis	Program Specialist
Stewart G. Vernon	Deputy Administrator of Consumer Credit and Program Specialist
Hardy J. Rogers	Consumer Credit Specialist

Supervisors

Lynn J. Woolley	Supervisor of Banks
James E. Shaw	Supervisor of Savings & Loans
G. Edward Leary	Supervisor of Thrift Institutions
David A. Kwant	Supervisor of Credit Unions

Deputy Supervisors

Ronald R. Draughon	Deputy Supervisor of Banks
Ken Goddard	Deputy Supervisor of Savings & Loans
Garry R. Cox	Deputy Supervisor of Thrift Institutions
David Barker	Deputy Supervisor of Credit Unions

Examiners

Tony Dmitrich
Brent Gardner
Teresa Garff
Milton N. Hepworth
Young T. Hong
John Kandaris
Rex A. Madson
Marilyn Mills
Robert B. Mitchell
William Opperman
Orla Beth Peck
William Reuling
James Sorenson
Lonny J. Stillman
S. Mike Van Meeteren
Kristi Yuthas

Clerical

Valerie Marchant	Office Manager
G. Irene Anderson	Office Specialist
Martha Henrie	Office Specialist

Members of State Board of Financial Institutions		Term Expires
Elaine B. Weis	Chairman	
Donald W. Bleazard		7-1-85
W. S. Brimhall		7-1-85
Leroy P. Taylor		7-1-87
J. Robert Thomas		7-1-87
Richard A. Van Winkle		7-1-85

STATE OF UTAH

OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS

SALT LAKE CITY

To His Excellency, Scott M. Matheson
Governor of the State of Utah

Sir:

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Fourth Annual and Thirty-Eighth Report of the Department of Financial Institutions for the period July 1, 1983 to June 30, 1984.

Respectfully submitted,

Elaine B. Weis
COMMISSIONER

DEPARTMENT HISTORY

Between 1896 and 1907, state chartered banks were regulated and supervised by the Secretary of State. The office of Bank Examiner was created by the Legislature in 1907 to examine banks and other financial institutions at the request of the Secretary of State. In 1911, the Legislature established the Office of Bank Commissioner and designated the Secretary of State as the Ex officio Bank Commissioner.

The Banking Department was created in 1913 with a Bank Commissioner appointed by the Governor with the consent of the Senate. The name of the department was changed in 1967 to the State Department of Financial Institutions and the title of its chief officer was changed to Commissioner of Financial Institutions.

The Department under Title 7, Utah Code Annotated 1953, as amended, supervises all banks, savings and loan associations, industrial loan corporations and credit unions chartered under the laws of the state of Utah. In 1969, the Utah Uniform Consumer Credit Code was enacted and the Department was given the additional responsibility for administering it.

Under S.B. 134, effective July 1, 1981, the laws governing financial institutions were recodified. The act clarified and expanded the supervisory powers and the jurisdiction of the Department. In addition, the Legislature expressed its purpose to grant powers, privileges and immunities to state chartered institutions at least equal to those possessed by federally chartered institutions of the same class furnishing financial services to the people of Utah.

In 1983, the Legislature passed S.B. 238, giving depositors in financial institutions priority over other creditors. It also gave the Commissioner additional supervisory powers and strengthened statutory procedures for problem institutions enabling the Commissioner to protect depositors with remedies short of possession. S.B. 238 adopted language to avoid potential constitutional challenges to Utah's attempt to keep pace with changes in the structure and operation of financial institutions at the federal level.

S.B. 9 passed at a special session in March 1984, permitting limited interstate acquisitions of and by depository institutions and depository institution holding companies located in western states, provided that those states enact legislation permitting such acquisitions under terms substantially comparable to Utah law. The law also authorizes the Commissioner to solicit offers from and approve or require the acquisition or merger with failing Utah institutions by institutions in one of the 11 "reciprocal" states with specific restrictions.

S.B. 9 gives the Department authority over holding companies similar to that over financial institutions themselves and permits public disclosure of financial information pertaining to Utah institutions which is available from a federal agency.

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Bortnick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to date

APPROPRIATION

July 1, 1983 to June 30, 1984

July 1, 1983 to June 30, 1984	1,503,734.43
From Financial Institutions Restricted Fund Share General Government Overhead	16,790.00
Total Appropriations for period shown	1,520,524.43

EXPENDITURES

July 1, 1983 to June 30, 1984

Personal Services	844,100.81
Employer's Contributions	
Retirement	108,306.84
Other Employment Benefits	123,533.38
Travel Expense	49,215.00
Current Expense	340,184.85
Capital Outlay	2,572.22
Share of Government Overhead	16,790.00
Total Expenditures	1,484,703.10
Balance of Appropriation Unexpended Lapsed to Restricted Fund Balance	35,821.33
Total expenditures for period shown	1,520,524.43

CASH RECEIPTS
July 1, 1983 to June 30, 1984

FEES:		1983-1984
Banks	Basic Fees	394,727.82
Savings/Building & Loan Associations	Supervisory and Examination Fees	141,427.25
Industrial Loan Corporations	Basic Fees & Examinations	173,336.11
Supervised Lenders	Basic and Volume Fees	31,596.09
Credit Unions	Basic Fees & Examinations	274,404.06
Regulated Lenders	Registration Fees	99,774.56
Financial Institution Holding Companies	Annual Fees	2,050.00
Examinations Fees		125,276.02
Money Management Certification Fees		16,100.00
Applications		24,800.00
Securities Applications		3,500.00
Miscellaneous		3,673.00
Reimbursements		14,723.99
Total Deposited with State Treasurer		1,305,388.90

CERTIFICATE

County of Salt Lake)
) ss.
State of Utah)

I, Elaine B. Weis, Commissioner of Financial Institutions of the State of Utah, do hereby certify that the foregoing are true and correct statements of the accounts as shown by the records of this department for the period July 1, 1983 to June 30, 1984.

Dated this 21st day of September, 1984, at Salt Lake City.

Elaine B. Weis
Commissioner of Financial Institutions
State of Utah

Subscribed and sworn to before me this
21st day of September, 1984.

Notary Public

Residing at Salt Lake City, Utah
My Commission expires 1-1-88

COMPARATIVE REPORT OF TOTAL ASSETS OF INSTITUTIONS
SUPERVISED BY THE COMMISSIONER OF FINANCIAL INSTITUTIONS
June 30, 1984

The following is the number and size of financial institutions under the supervision of the State Department of Financial Institutions as of the dates shown:

June 30, 1984 No. of Institutions	No. of Branches	Name of Industry	June 30, 1984 Total Assets	June 30, 1983 No. of Institutions	No. of Branches	June 30, 1983 Total Assets	Increase or (Decrease)
53	150	State Banks	3,280,003,000	54	146	3,043,810,000	236,193,000+
11	134*	Savings/Building & Loan Associations	4,476,313,478	11	178*	3,800,934,914	675,378,564+
182	65	Credit Unions	1,262,034,092	187	62	1,148,981,000	113,053,392+
48	54	Industrial Loan Corporations	758,135,282	55	56	637,063,875	121,071,407+

Dec. 31, 1983 No. of Institutions			Dec. 31, 1983 Total Assets	Dec. 31, 1982 No. of Institutions		Dec. 31, 1982 Total Assets	
43	#44	Supervised Lender Licenses	239,375,259	44	#41	214,984,196	24,391,063+
1,725		Registered Regulated Lender	(not requested)	1,795		(not requested)	

#Additional locations

*Includes out-of-state branches

STATE BANKS

STATE BANKS - June 30, 1984

Name of Bank	City	County	Organized	President	Cashier
Bank of American Fork 33 East Main	American Fork	Utah	1913	Glen T. Anderson	Larry R. Miner
Bank of Ephraim 2 North Main	Ephraim	Sanpete	1905	Curtis J. Armstrong	Roy M. Anderson
Bank of Iron County 78 East Center	Parowan	Iron	1947	D. Robinson	W. R. Woolsey
Bank of Utah 2605 Washington Blvd.	Ogden	Weber	1952	Thomas R. Timmons	Richard L. Chamberlain
Barnes Banking Company 33 South Main	Kaysville	Davis	1891	Alan B. Blood	Douglas G. Stanger
Basin State Bank 363 East Main	Vernal	Uintah	1980	James Drollinger	Marlene Atwood
Bonneville Bank 1675 N. 2nd West	Provo	Utah	1978	J. Douglas Christensen	Roger Bjarnson
Bountiful Valley Bank 510 South 200 West	Bountiful	Davis	1975	Gaylen Larsen	Dale Keddington
Brighton Bank 7101 Highland Drive	Salt Lake City	Salt Lake	1978	James R. Fraser	Philip C. Gibson
Cache Valley Bank 460 North Main	Logan	Cache	1975	Kent A. Webb	Ann Nielsen
Capital City Bank 2200 South State St.	Salt Lake City	Salt Lake	1977	Norton Parker	
Central Bank and Trust Company 202 South Main	Springville	Utah	1891	F. Calvin Packard	D. Blaine Hadley
Citizens Bank 2168 Washington Blvd.	Ogden	Weber	1978*	Gary S. Harris	Steven T. Hirst
Clearfield State Bank 180 South State	Clearfield	Davis	1917	Harold C. Steed	Cleon Johnson
Commercial Security Bank 2491 Washington Blvd.	Ogden	Weber	1925	Robert H. Bischoff	John F. Howard
Continental Bank & Trust Co. 200 South Main	Salt Lake City	Salt Lake	1952*	A. L. Higgins	R. Zane Morrison
Cottonwood Security Bank 3826 South 2300 East	Salt Lake City	Salt Lake	1978	Lynn B. Barney	Seth S. Mouritsen
Davis County Bank 12 West State	Farmington	Davis	1892	Carl W. Buchanan	Kay M. Christensen
Deseret Bank 66 South Main	Pleasant Grove	Utah	1911	Kay L. Jacobs	Mildred Sutch

Name of Bank	City	County	Organized	President	Cashier
Dixie State Bank 1 South Main	St. George	Washington	1970	John W. Hickman	R. S. Miles.
Draper Bank and Trust 903 East 12300 South	Draper	Salt Lake	1968*	Dewey C. Bluth	D. Grant Johnson
Empire State Bank of Layton 1275 N. Hill Field Rd.	Layton	Davis	1980	Douglas F. Sonntag	James S. Evans
Family Bank 21 Harrisville Rd.	Ogden	Weber	1977	James W. Brown	Robert B. Isakson
Far West Bank 201 E. Center	Provo	Utah	1975	Edward V. Blanchard	Rick Anderson
First Security State Bank 76 E. Broadway	Salt Lake City	Salt Lake	1887	Robert T. Heiner	Jay D. Knudsen
Golden Spike State Bank 25 N. Tremont	Tremonton	Box Elder	1979		K. Lee Erickson
Guardian State Bank 142 E. 200 South	Salt Lake	Salt Lake	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank Gunnison City	Gunnison	Sanpete	1909	Eugene Overfelt	Marge Coates
Heritage Bank & Trust 4100 S. Redwood Rd.	Salt Lake City	Salt Lake	1977	John R. Starley	Douglas Larrabee
Holladay Bank and Trust 2020 East 4800 South	Salt Lake City	Salt Lake	1973	Ronald Spratling, Jr.	Dolly Rasmussen
Lewiston State Bank 17 East Center	Lewiston	Cache	1905	Rex G. Plowman	Anthony Jon Hall
Pioneer Bank 151 South Main	Salt Lake City	Salt Lake	1976	William Lapsley	Jill H. Bischoff
Pioneer State Bank 311 S. State St.	Salt Lake City	Salt Lake	1979	Walter H. Davidson	Anne D. Stoll
Rocky Mountain State Bank 2163 E. 33rd South	Salt Lake City	Salt Lake	1976	C. Alan Murdock	Barry G. Gough
Rocky Mountain State Bank of Bountiful 562 S. Main	Bountiful	Davis	1979	C. Alan Murdock	Barry G. Gough
Sandy State Bank 140 West 9000 South	Sandy	Salt Lake	1977	Ronald A. Carnago	Clea K. Rasmussen
Silver King State Bank 1650 Park Avenue	Park City	Summit	1971	R. A. Wilde	Darlene Bennett
State Bank of Southern Utah 26 North Main	Cedar City	Iron	1957	L. A. Whetten	Eldon W. Schmutz

Name of Bank	City	County	Organized	President	Cashier
State Bank of Wayne 105 S. Main	Loa	Wayne	1920	Guy L. Coombs	Martha May Ellett
Sun Capital Bank 60 South 100 East	St. George	Washington	1974	D. E. Schmutz	John W. Allen
Tracy Collins Bank & Trust 107 S. Main	Salt Lake City	Salt Lake	1884	Charles R. Canfield	Robert VomDorp
Union Bank 515 South 7th East	Salt Lake City	Salt Lake	1978	John R. Evans	Alan Whitchurch
United Bank 5595 So. State	Murray	Salt Lake	1973	Frank A. Nelson Jr.	Dorothy Ross Alder
Utah Bank & Trust 280 West 1500 South	Bountiful	Davis	1967*	M. H. Atwood	Lloyd E. Moon
Utah Firstbank 3135 South 13th East	Salt Lake City	Salt Lake	1978	Harold E. Turley, Jr.	Mark C. Loosli
Utah Independent Bank 55 South State	Salina	Sevier	1977	Robert B. White Jr.	Mike Shaw
Valley Bank & Trust Co. 185 South State	Salt Lake City	Salt Lake	1948	Fred H. Stringham	Roy E. Barker
Valley Central Bank Main and Center	Richfield	Sevier	1972	Ferral D. Huntsman	Dennis O. Larsen
Wasatch Bank 1220 South 800 East	Orem	Utah	1971	Jackson Howard	Randall Hall
Wasatch Bank of Lehi 6th East & Main	Lehi	Utah	1979	Jackson Howard	Alan R. Booth
Wasatch Bank of Pleasant Grove 225 South Main	Pleasant Grove	Utah	1975	Jackson Howard	Vern Bailey
Weber Valley Bank 2910 Washington Blvd.	Ogden	Weber	1975	D. Frank White	Bruce F. Shepherd

*Date converted to a state chartered bank

STATE BANKS
Fifty-Two Banks - One Hundred Fifty-Six Branches
June 30, 1984

Name of Bank	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Iron County	Parowan	Iron
Escalante	Escalante	Garfield
LaVerkin	LaVerkin	Washington
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Sandy	Sandy	Salt Lake
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Basin State Bank	Vernal	Uintah
Bonneville Bank	Provo	Utah
Bountiful Valley Bank	Bountiful	Davis
Brighton Bank	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Third West	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
North Logan	North Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank & Trust	Springville	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
The Citizens Bank	Ogden	Weber
East Layton	East Layton	Davis
Kamas	Kamas	Summit
North Temple	Salt Lake City	Salt Lake
Roy	Roy	Weber
Clearfield State Bank	Clearfield	Davis
Clinton	Clinton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Davis
Commercial Security Bank	Ogden	Weber
4th East 4th South	Salt Lake City	Salt Lake
21st South	Salt Lake City	Salt Lake
Beehive	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Grantsville	Grantsville	Tooele
Green River	Green River	Emery
Harrison Blvd.	Ogden	Weber
Helper	Helper	Carbon
Logan	Logan	Cache
Midvale	Midvale	Salt Lake
Murray	Murray	Salt Lake
North Salt Lake	North Salt Lake	Davis
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
South State	Salt Lake City	Salt Lake
Southwest	South Ogden	Weber
Sugarhouse	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele

Commercial Security Bank, cont.		
Tremonton	Tremonton	Box Elder
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Continental Bank & Trust Co.	Salt Lake City	Salt Lake
Central	Salt Lake City	Salt Lake
Fourth South	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midvale	Midvale	Salt Lake
Parleys View	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
South Temple	Salt Lake City	Salt Lake
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake
Davis County Bank	Farmington	Davis
Centerville	Centerville	Davis
Layton	Layton	Davis
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Dixie State Bank	St. George	Washington
bloomington	St. George	Washington
Hurricane	Hurricane	Washington
Draper Bank and Trust	Draper	Salt Lake
Redwood Road	South Jordan	Salt Lake
Sandy	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Empire State Bank of Layton	Layton	Davis
Family Bank	Ogden	Weber
Harrison	Ogden	Weber
Roy	Roy	Weber
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Salem	Salem	Utah
First Security State Bank	Salt Lake City	Salt Lake
Atherton Center	Salt Lake City	Salt Lake
Broadway	Salt Lake City	Salt Lake
Canyon Center	Sandy	Salt Lake
Cove Point	Salt Lake City	Salt Lake
Rose Park	Salt Lake City	Salt Lake
Golden Spike State Bank	Tremonton	Box Elder
Guardian State Bank	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Heritage Bank & Trust	Salt Lake City	Salt Lake
Holladay Bank & Trust	Salt Lake City	Salt Lake
Lewiston State Bank	Lewiston	Cache
Pioneer Bank	Salt Lake City	Salt Lake
Pioneer State Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank	Salt Lake City	Salt lake
Rocky Mountain State Bank of Bountiful	Bountiful	Davis
Sandy State Bank	Sandy	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Silver King State Bank	Park City	Summit
Park City	Park City	Summit
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
State Bank of Wayne	Loa	Wayne
Sun Capital Bank	St. George	Washington
Tracy-Collins Bank & Trust	Salt Lake City	Salt Lake
American	Salt Lake City	Salt Lake
Brighton	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake

Tracy-Collins Bank & Trust, cont.		
County Branch	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake
Hunter (Copperview)	West Valley	Salt Lake
Midtown Office	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
North Salt Lake	North Salt Lake	Davis
SLC International Airport #1	Salt Lake City	Salt Lake
SLC International Airport #2	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Snowbird	Alta	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
West Valley	West Valley	Salt Lake
Woods Cross	Woods Cross	Davis
Union Bank	Salt Lake City	Salt Lake
Parkview	Salt Lake City	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Centerville	Centerville	Davis
Main Street	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Utah Firstbank	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Bennion Family Center	Salt Lake City	Salt Lake
Brigham City	Brigham City	Box Elder
Broadway	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Delta	Delta	Millard
East 39th South	Salt Lake City	Salt Lake
East Murray	Salt Lake City	Salt Lake
Family Center	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
Foothill	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger	West Valley	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Highland Drive	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Olympus	Salt Lake City	Salt Lake
Orem	Orem	Utah
Redwood Road	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
South Salt Lake	South Salt Lake	Salt Lake
South Temple	Salt Lake City	Salt Lake
Spanish Fork	Spanish Fork	Utah
Taylorsville	Taylorsville	Salt Lake
West Jordan	West Jordan	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Santaquin	Santaquin	Utah
Wasatch Bank of Lehi	Lehi	Utah
Wasatch Bank of Pleasant Grove	Pleasant Grove	Utah
Weber Valley Bank	Ogden	Weber
Riverdale	Riverdale	Weber

OPERATING STATE BANKS AND BRANCHES:

STATE BANKS - June 30, 1984	52
BRANCHES - June 30, 1984	150
STATE BANKS - June 30, 1983	54
BRANCHES - June 30, 1983	146
Branches approved but not opened	5

Bank Charters Approved	Date Approved	Date Opened
None		

Branch Banks Approved:

Bank of American Fork Highland	12-20-78	Expired 6-20-84
Cache Valley Bank 460 North Main, Logan	9-15-83	9-28-83
Continental Bank and Trust University of Utah, Salt Lake City	7-19-70	Expired 7-19-83
West Jordan	2-4-80	
10400 South 1300 East, Sandy	12-9-83	
Davis County Bank Layton	10-30-81	1-16-84
Dixie State Bank Bloomington	7-18-83	3-19-84
Draper Bank and Trust Co. 10400 South Redwood Road, Riverton	7-28-81	10-3-83
Family Bank 2590 Washington Blvd., Ogden	2-21-84	
Far West Bank Orem	10-29-81	Expired 10-29-83
Rocky Mountain State Bank 11500 South Redwood Road, Riverton	10-30-81	Withdrawn 4-26-84
Sun Capital Bank South Bluff Street, St. George	11-9-83	
Valley Bank and Trust 300 West South Temple, Salt Lake City	1-25-84	

Branches Closed	Date Closed
Bank of Utah 70 East South Temple, Salt Lake City	12-30-83
Cache Valley Bank Bear Lake	5-31-84

Branches Purchased	Date
Bank of Utah Brigham City, by Valley Bank & Trust Co.	7-18-83
Pioneer Bank 940 West North Temple and 1735 South 300 West, by Brighton Bank	3-28-84

Mergers:	Date
Utah Valley Bank merged into Valley Bank & Trust Co.	7-1-83
Bear River State Bank merged into Commercial Security Bank	3-31-84

Conversion to National Bank

None

Change of Name

North Park Bank of Commerce changed name to Cache Valley Bank	9-28-83

Relocation of Head Office

Cache Valley Bank	
2190 North Main, North Logan, to 460 North Main, Logan	1-9-84
Pioneer Bank	
940 West North Temple, to 151 South Main Street	5-1-84

STATE BANKS MEMBERS OF FEDERAL RESERVE SYSTEM

Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
Continental Bank and Trust Company	Salt Lake City
Cottonwood Security Bank	Salt Lake City
Golden Spike State Bank	Tremonton
Guardian State Bank	Kearns
Heritage Bank and Trust	Salt Lake City
Pioneer State Bank	Salt Lake City
Rocky Mountain State Bank	Salt Lake City
Rocky Mountain State Bank of Bountiful	Bountiful
Sandy State Bank	Sandy
Tracy-Collins Bank and Trust Company	Salt Lake City
Utah Firstbank	Salt Lake City
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City

STATE BANKS WITH SPECIAL TRUST POWERS

Bank of Utah	Ogden
Central Bank and Trust Company	Springville
Commercial Security Bank	Ogden
The Continental Bank and Trust Company	Salt Lake City
First Security State Bank	Salt Lake City
Holladay Bank and Trust Company	Holladay
Tracy-Collins Bank and Trust Company	Salt Lake City
Valley Bank and Trust Company	South Salt Lake

STATE BANKS WITH LIMITED TRUST POWERS

Davis County Bank	Farmington
Guardian State Bank	Salt Lake City

TRUST COMPANIES

Deseret Trust Company	Salt Lake City
Steiner Trust Company	Ogden
Moore Trust Company	Salt Lake City

FOREIGN CORPORATION WITH LIMITED TRUST POWERS

Irving Trust Company	New York Corporation

NATIONAL BANKS WITH SPECIAL TRUST POWERS

First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Bank of Utah, N.A.	Ogden
Zions First National Bank	Salt Lake City

CHANGES IN COMMON CAPITAL

	June 30,1983	June 30, 1984
Bank of Utah	3,211,000	3,231,000
Commercial Security Bank	2,625,000	2,875,000
Dixie State Bank	697,000	767,000
Family Bank	491,000	547,000
Far West Bank	292,000	301,000
Heritage Bank and Trust	280,000	400,000
Utah Bank and Trust	1,339,000	1,343,000
Valley Bank and Trust Company	12,940,000	18,025,000

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CONSOLIDATED REPORTS OF CONDITION OF 52 STATE BANKS
COMPILED AS OF JUNE 30, 1984
(Dollar amounts in thousands)

ASSETS	CASH & DUE FROM BANKS	SECURITIES	FEDERAL FUNDS SOLD	LOANS & LEASES LESS UNEARNED INCOME	PREMISES & FIXED ASSETS	OTHER REAL ESTATE OWNED	OTHER ASSETS	TOTAL ASSETS
BANK OF AMERICAN FORK	3,300	17,096	4,400	30,532	791	806	693	57,618
BANK OF EPHRAIM	1,711	3,345	1,675	9,364	62	404	435	16,996
BANK OF IRON COUNTY	1,094	3,327		16,974	719	1,374	787	24,275
BANK OF UTAH	15,293	21,787	4,300	80,559	5,952	1,760	2,956	132,607
BARNES BANKING COMPANY	2,811	19,794	3,000	21,090	385	47	991	48,118
BASIN STATE BANK	1,255		1,217	11,705	1,133	612	493	16,415
BONNEVILLE BANK	2,149	100	2,100	6,623	206		294	11,472
BOUNTIFUL VALLEY BANK	908	552	2,129	10,436	239	4	253	14,521
BRIGHTON BANK	1,897	300	1,600	22,033	980		873	27,683
CACHE VALLEY BANK	692	30	985	6,334	507	452	419	9,419
CAPITAL CITY BANK	2,340	3,388	750	20,728	1,603	240	743	29,792
CENTRAL BANK & TRUST	2,694	20,897		41,871	3,412	1,298	1,615	71,787
CITIZENS BANK	4,195	9,936		63,590	1,666	4,696	4,322	88,405
CLEARFIELD STATE BANK	3,869	13,342	3,900	17,226	1,084	101	461	39,983
COMMERICAL SECURITY BANK	98,495	101,498		433,154	17,243	9,668	12,622	672,680
CONTINENTAL BANK & TRUST	13,815	190,585	22,125	76,790	5,970	111	6,276	315,672
COTTONWOOD SECURITY BANK	1,762	18		6,623	787	85	227	9,502
DAVIS COUNTY BANK	2,434	3,463	3,500	11,538	1,141	185	290	22,551
DESERET BANK	5,140	23,683		48,139	1,765	845	1,636	81,208
DIXIE STATE BANK	2,435	3,502	1,000	24,351	2,861	245	717	35,111
DRAPER BANK AND TRUST	3,222	8,010	2,200	35,041	1,318	467	958	51,216
EMPIRE STATE BANK OF LAYTON	347		535	1,091	437		37	2,447
FAMILY BANK	1,954	1,677	1,000	11,240	911	126	379	17,287
FAR WEST BANK	3,263	230	1,850	17,743	2,259	683	1,016	27,044
FIRST SECURITY STATE BANK	6,707	10,679	8,800	63,247	2,243		1,801	93,477
GOLDEN SPIKE STATE BANK	1,467	35	300	5,066	852	635	264	8,619
GUARDIAN STATE BANK	1,960	570	1,290	14,659	526	607	1,480	21,092
GUNNISON VALLEY BANK	805	4,180	300	10,811	52		371	16,519
HERITAGE BANK & TRUST	1,094	2,052	450	9,276	448	14	146	13,480
HOLLADAY BANK & TRUST	2,532	1,669	300	6,724	654	127	280	12,286
LEWISTON STATE BANK	4,087	4,766	3,150	11,455	186	30	420	24,094
PIONEER BANK	1,060	601	500	5,501	584	481	248	8,975
PIONEER STATE BANK	1,009	273	1,500	8,171	110	82	211	11,356
ROCKY MOUNTAIN STATE	1,145	831	1,500	11,781	233	86	446	16,022
ROCKY MOUNTAIN STATE OF BOUNTIFUL	1,012	408	600	10,133	605	91	444	13,293
SANDY STATE BANK	1,881	1,871	910	8,066	383	442	523	14,076
SILVER KING STATE BANK	955	391	3,349	13,515	592	183	538	19,523
STATE BANK OF SOUTHERN UTAH	3,492	7,726		37,048	1,866	511	1,116	51,759
STATE BANK OF WAYNE	142	820	2,180	2,938	33			6,113
SUN CAPITAL	1,244	1,928		9,026	440	87	359	13,084
TRACY-COLLINS BANK & TRUST	15,627	66,728	4,700	174,516	13,103	5,693	10,009	290,376
UNION BANK	3,382	91	1,000	18,343	269	1,516	797	25,398
UNITED BANK	1,479	3,593		12,029	741	53	496	18,391
UTAH BANK & TRUST	5,354	11,229	10,200	30,643	842	706	1,178	60,152
UTAH FIRSTBANK	3,752	1,118	5,820	37,533	2,245	1,150	1,479	53,097
UTAH INDEPENDENT BANK	763	228	259	7,545	507	229	205	9,736
VALLEY BANK & TRUST	67,823	98,484	15,655	341,437	20,597	4,344	15,843	564,183
VALLEY CENTRAL BANK	1,422	799	4,636	23,087	479	214	738	31,375
WASATCH BANK	1,780	2,147	1,000	15,884	481	734	710	22,736
WASATCH BANK OF LEHI	1,202	20	1,100	4,190	576	105	95	7,288
WASATCH BANK OF PLEASANT GROVE	1,439	747	650	5,378	176	147	195	8,732
WEBER VALLEY BANK	1,406	800		17,185	1,064	95	412	20,962
TOTALS	313,096	671,344	128,415	1,939,962	104,318	42,571	80,297	3,280,003

LIABILITIES	NON-INTEREST BEARING DEPOSITS	INTEREST BEARING DEPOSITS	FEDERAL FUNDS PURCHASED	OTHER LIABILITIES	SUBORDINATED NOTES & DEBENTURES	CAPITAL	SURPLUS	CAP. RESERVES & UNDIVIDED PROFITS	TOTALS
BANK OF AMERICAN FORK	6,975	44,145		585		125	2,575	3,213	57,618
BANK OF EPHRAIM	2,686	11,239		147		50	600	2,274	16,996
BANK OF IRON COUNTY	2,952	18,716		875		690	1,210	(168)	24,275
BANK OF UTAH	36,719	80,486	4,006	1,626	2,260	3,231	3,527	752	132,607
BARNES BANKING COMPANY	6,594	34,122		679		210	2,390	4,123	48,118
BASIN STATE BANK	2,329	12,102		99		935	650	300	16,415
BONNEVILLE BANK	3,270	6,955		146		425	607	469	11,472
BOUNTIFUL VALLEY BANK	3,865	9,246		494		350	205	361	14,521
BRIGHTON BANK	9,546	15,134		1,073		500	700	730	27,683
CACHE VALLEY BANK	2,327	6,081		405	180	548	432	(554)	9,419
CAPITAL CITY BANK	7,349	19,029	1,050	381		865	808	310	29,792
CENTRAL BANK & TRUST	11,172	50,185	2,100	1,602		528	1,572	4,628	71,787
CITIZENS BANK	12,548	65,390	2,634	1,926	10	965	3,266	1,666	88,405
CLEARFIELD STATE BANK	6,700	27,184		601		385	2,100	3,013	39,983
COMMERICAL SECURITY BANK	131,758	406,616	75,370	13,200	2,523	2,875	26,450	13,888	672,680
CONTINENTAL BANK & TRUST	51,278	138,983	84,533	9,857		3,569	6,669	20,753	315,672
COTTONWOOD SECURITY BANK	2,139	6,233	100	124		300	300	306	9,502
DAVIS COUNTY BANK	4,016	14,610		345		100	1,000	2,480	22,551
DESERET BANK	13,013	58,225	1,892	734		100	4,000	3,244	81,208
DIXIE STATE BANK	9,317	20,767		2,161		767	970	1,129	35,111
DRAPER BANK AND TRUST	14,931	31,962		660		200	500	2,963	51,216
EMPIRE STATE BANK OF LAYTON	575	1,270		23		500	150	(71)	2,447
FAMILY BANK	3,495	11,907		457		547	554	327	17,287
FAR WEST BANK	4,485	19,808		299		301	357	1,794	27,044
FIRST SECURITY STATE BANK	15,069	60,737	3,842	2,829	1,600	1,000	5,200	3,200	93,477
GOLDEN SPIKE STATE BANK	1,649	6,225		637		848	303	(1,043)	8,619
GUARDIAN STATE BANK	3,560	14,751		624		1,100	1,100	(43)	21,092
GUNNISON VALLEY BANK	2,662	11,209		239		100	600	1,709	16,519
HERITAGE BANK & TRUST	2,148	10,223		111		400	218	380	13,480
HOLLADAY BANK & TRUST	1,859	8,864		93	237	702	161	370	12,286
LEWISTON STATE BANK	1,802	18,755		368		300	1,700	1,169	24,094
PIONEER BANK	1,572	4,841	900	382		810	1,039	(569)	8,975
PIONEER STATE BANK	3,871	5,931	524	118		626	664	(378)	11,356
ROCKY MOUNTAIN STATE BANK	2,491	12,039		175		300	750	267	16,022
ROCKY MOUNTAIN STATE OF BOUNTIFUL	2,436	9,508		375		375	375	224	13,293
SANDY STATE BANK	4,493	8,012		570		500	529	(28)	14,076
SILVER KING STATE BANK	5,906	10,782		741	147	271	1,362	314	19,523
STATE BANK OF SOUTHERN UTAH	8,342	37,909	100	417		228	2,624	2,139	51,759
STATE BANK OF WAYNE	1,613	3,481				25	525	469	6,113
SUN CAPITAL	2,522	9,349	100	65		279	391	378	13,084
TRACY-COLLINS BANK & TRUST	50,544	204,234	8,614	6,497	5,520	11,000	535	3,432	290,376
UNION BANK	6,796	17,174		317		665	343	103	25,398
UNITED BANK	5,152	10,231	200	458		450	1,240	660	18,391
UTAH BANK & TRUST	17,321	35,571		452		1,343	2,359	3,106	60,152
UTAH FIRSTBANK	13,038	36,035		1,914		1,500	420	190	53,097
UTAH INDEPENDENT BANK	1,382	7,152		422		462	141	177	9,736
VALLEY BANK & TRUST	114,706	365,028	27,482	18,920	950	18,025	10,238	8,834	564,183
VALLEY CENTRAL BANK	4,660	23,011		1,300	183	270	620	1,331	31,375
WASATCH BANK	4,952	14,486	921	550		316	1,446	65	22,736
WASATCH BANK OF LEHI	776	5,654		396		183	183	96	7,288
WASATCH BANK OF PLEASANT GROVE	1,825	5,995		106		238	415	153	8,732
WEBER VALLEY BANK	4,941	12,520	655	1,458		653	420	315	20,962
TOTALS	638,127	2,080,102	215,023	79,063	13,610	62,035	97,093	94,950	3,280,003

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of June 30, 1984

Name of Bank	Location	(Amounts in thousands) Total Resources
Bank of American Fork	American Fork	57,618
Bank of Ephraim	Ephraim	16,996
Bank of Iron County	Parowan	24,275
Bank of Utah	Ogden	132,607
Barnes Banking Company	Kaysville	48,118
Basin State Bank	Vernal	16,415
Bonneville Bank	Provo	11,472
Bountiful Valley Bank	Bountiful	14,521
Brighton Bank	Salt Lake City	27,683
Cache Valley Bank	Logan	9,419
Capital City Bank	Salt Lake City	29,792
Central Bank & Trust	Springville	71,787
Citizens Bank	Ogden	88,405
Clearfield State Bank	Clearfield	39,983
Commercial Security Bank	Ogden	672,680
Continental Bank & Trust	Salt Lake City	315,672
Cottonwood Security Bank	Salt Lake City	9,502
Davis County Bank	Farmington	22,551
Deseret Bank	Pleasant Grove	81,208
Dixie State Bank	St. George	35,111
Draper Bank & Trust	Draper	51,216
Empire State Bank of Layton	Layton	2,447
Family Bank	Ogden	17,287
Far West Bank	Provo	27,044
First Security State Bank	Salt Lake City	93,477
Golden Spike State	Tremonton	8,619
Guardian State Bank	Salt Lake	21,092
Gunnison Valley Bank	Gunnison	16,519
Heritage Bank & Trust	Salt Lake City	13,480
Holladay Bank & Trust	Salt Lake City	12,286
Lewiston State Bank	Lewiston	24,094
Pioneer Bank	Salt Lake City	8,975
Pioneer State Bank	Salt Lake City	11,356
Rocky Mountain State Bank	Salt Lake City	16,022
Rocky Mountain State Bank of Bountiful	Bountiful	13,293
Sandy State Bank	Sandy	14,076
Silver King State Bank	Park City	19,523
State Bank of Southern Utah	Cedar City	51,759
State Bank of Wayne	Loa	6,113
Sun Capital Bank	St. George	13,084
Tracy-Collins Bank & Trust	Salt Lake City	290,376
Union Bank	Salt Lake City	25,398
United Bank	Murray	18,391
Utah Bank & Trust	Bountiful	60,152
Utah Firstbank	Salt Lake City	53,097
Utah Independent Bank	Salina	9,736
Valley Bank & Trust Co.	Salt Lake City	564,183
Valley Central Bank	Richfield	31,375
Wasatch Bank	Orem	22,736
Wasatch Bank of Lehi	Lehi	7,288
Wasatch Bank of Pleasant Grove	Pleasant Grove	8,732
Weber Valley Bank	Ogden	20,962
	TOTAL	3,280,003

NATIONAL BANKS

First Interstate Bank of Utah, N.A.	Salt Lake City	879,650
First National Bank of Layton	Layton	40,826
First National Bank of Morgan	Morgan	15,541
First Security Bank of Utah, N.A.	Ogden	2,450,325
First Western National Bank	Moab	25,852
Second National Bank of Layton	Layton	4,607
Zions First National Bank	Salt Lake City	2,286,123
	TOTAL	5,704,924

DEPARTMENT OF FINANCIAL INSTITUTIONS (Amounts in thousands)

CONSOLIDATED STATEMENT OF CONDITION OF 52 STATE BANKS AND 7 NATIONAL BANKS AS OF JUNE 30, 1984

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
1. Cash and due from depository institutions						
1.a. Noninterest-bearing balances and currency and coin		239,812		483,345		723,157
1.b. Interest-bearing balances		73,284		446,313		519,597
2. Securities		671,344		670,832		1,342,176
3. Federal funds sold and securities purchased under agreements to resell		128,415		476,460		604,875
4. Loans and lease financing receivables:						
a. Loans and leases, net of unearned income	1,957,912		3,377,916		5,335,828	
b. LESS: Allowance for loan and lease losses	17,950		36,215		54,165	
c. LESS: Allocated transfer risk reserve	-0-		-0-		-0-	
d. Loans and leases, net of unearned income, allowance, and reserve		1,939,962		3,341,701		5,281,663
5. Assets held in trading accounts		738		6,406		7,144
6. Premises and fixed assets		104,318		92,993		197,311
7. Other real estate owned		42,571		76,602		119,173
8. Investments in unconsolidated subsidiaries and associated companies		-0-		732		732
9. Customers' liability to this bank on acceptances outstanding		-0-		1,750		1,750
10. Intangible assets		34		4,621		4,655
11. Other assets		79,525		103,169		182,694
12. TOTAL ASSETS		3,280,003		5,704,924		8,984,927
LIABILITIES						
13. Deposits in domestic offices		2,718,229		4,390,250		7,108,479
(1) Noninterest-bearing	638,127		958,065		1,596,192	
(2) Interest-bearing	2,080,102		3,432,185		5,512,287	
14. Federal funds purchased and securities sold under agreements to repurchase		215,023		764,276		979,299
15. Demand notes issued to the U.S. Treasury		10,751		21,575		32,326
16. Other borrowed money		6,673		16,430		23,103
17. Mortgage indebtedness and obligations under capitalized leases		13,168		7,399		20,567
18. Bank's liability on acceptances executed and outstanding		-0-		1,750		1,750
19. Notes and debentures subordinated to deposits		13,610		50,078		63,688
20. Other liabilities		48,471		120,068		168,539
21. TOTAL LIABILITIES		3,025,925		5,371,826		8,397,751
22. Limited-life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL						
23. Perpetual preferred stock	1,090		-0-		1,090	
24. Common stock	60,945		51,925		112,870	
25. Surplus	97,093		107,372		204,465	
26. Undivided profits and capital reserves	94,950		173,801		268,751	
27. Cumulative foreign currency translation adjustments	-0-		-0-		-0-	
28. TOTAL EQUITY CAPITAL		254,078		333,098		587,176
29. TOTAL LIABILITIES AND EQUITY CAPITAL		3,280,003		5,704,924		8,984,927

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of March 31, 1984

Name of Bank	City	Total Assets
Bank of American Fork	American Fork	54,785
Bank of Ephraim	Ephraim	16,902
Bank of Iron County	Parowan	24,517
Bank of Utah	Ogden	129,423
Barnes Banking Company	Kaysville	45,573
Basin State Bank	Vernal	17,308
Bonneville Bank	Provo	10,688
Bountiful Valley Bank	Bountiful	12,499
Brighton Bank	Salt Lake City	24,530
Cache Valley Bank	Logan	8,591
Capital City Bank	Salt Lake City	27,353
Central Bank & Trust	Springville	69,826
Citizens Bank	Ogden	82,013
Clearfield State Bank	Clearfield	39,177
Commercial Security Bank	Ogden	676,355
Continental Bank & Trust Co.	Salt Lake City	301,000
Cottonwood Security Bank	Salt Lake City	9,025
Davis County Bank	Farmington	20,925
Deseret Bank	Pleasant Grove	79,665
Dixie State Bank	St. George	33,541
Draper Bank & Trust	Draper	46,647
Empire State Bank of Layton	Layton	2,564
Family Bank	Ogden	16,169
Far West Bank	Provo	26,758
First Security State Bank	Salt Lake City	101,428
Golden Spike State Bank	Tremonton	9,651
Guardian State Bank	Salt Lake City	20,163
Gunnison Valley Bank	Gunnison	16,647
Heritage Bank & Trust	Salt Lake City	12,543
Holladay Bank & Trust	Salt Lake City	11,144
Lewiston State Bank	Lewiston	23,699
Pioneer Bank	Salt Lake City	14,068
Pioneer State Bank	Salt Lake City	10,728
Rocky Mountain State Bank	Salt Lake City	15,399
Rocky Mountain State Bank of Bountiful	Bountiful	13,029
Sandy State Bank	Sandy	14,096
Second National Bank of Layton	Layton	4,787
Silver King State Bank	Park City	21,985
State Bank of Southern Utah	Cedar City	48,888
State Bank of Wayne	Loa	6,253
Sun Capital Bank	St. George	12,606
Tracy-Collins Bank & Trust	Salt Lake City	291,506
Union Bank	Salt Lake City	23,699
United Bank	Murray	18,425
Utah Bank & Trust	Bountiful	60,722
Utah Firstbank	Salt Lake City	51,574
Utah Independent Bank	Salina	9,593
Valley Bank & Trust	Salt Lake City	546,911
Valley Central Bank	Richfield	30,375
Wasatch Bank	Orem	25,189
Wasatch Bank of Lehi	Lehi	7,092
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,343
Weber Valley Bank	Ogden	20,825
	TOTAL	3,172,767

NATIONAL BANKS

First Interstate Bank of Utah	Salt Lake City	950,453
First National Bank of Layton	Layton	39,968
First National Bank of Morgan	Morgan	15,213
First Security Bank of Utah, N.A.	Ogden	2,519,577
First Western National Bank	Moab	25,446
Zions First National Bank	Salt Lake City	2,047,558
	TOTAL	5,498,215

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSOLIDATED STATEMENT OF CONDITION OF 52 STATE BANKS AND 7 NATIONAL BANKS AS OF MARCH 31, 1984

(Amounts in thousands)

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and balances due from depository institutions:						
Noninterest bearing balances and currency and coin		231,461		414,651		646,112
Interest-bearing balances		68,193		509,303		577,496
Securities		636,050		655,388		1,291,444
Federal fund sold and securities purchased under agreements to resell		183,547		456,523		640,070
Loans and lease financing receivables:						
Loans and leases, net of unearned income	1,890,356		3,253,048		5,143,404	
LESS: Allowance for loan and lease losses	17,672		42,752		60,424	
LESS: Allocated transfer risk reserve	-0-		-0-		-0-	
Loans and leases, net of unearned income, allowance and reserve		1,872,684		3,210,296		5,082,980
Assets held in trading accounts		4,722		1,809		6,531
Premises and fixed assets (including capitalized leases)		104,391		89,935		194,326
Other real estate owned		42,130		59,498		101,628
Investments in unconsolidated subsidiaries and associated companies		-0-		693		693
Customers' liability to bank on acceptances outstanding		-0-		4,598		4,598
Intangible assets		36		146		182
Other assets		79,545		100,162		179,707
TOTAL ASSETS		3,222,765		5,503,002		8,725,767
LIABILITIES:						
Deposits in domestic offices		2,692,776		4,356,895		7,049,671
Noninterest bearing	615,264		899,957		1,515,221	
Interest bearing	2,077,512		3,456,938		5,534,450	
Federal funds purchased and securities sold under agreements to repurchase		198,279		597,868		796,147
Demand notes issued to the U. S. Treasury		5,411		28,598		34,009
Other borrowed money		12,457		11,964		24,421
Mortgage indebtedness and obligations under capitalized leases		13,407		7,351		20,758
Bank's liability on acceptances executed and outstanding		-0-		4,598		4,598
Notes and debentures subordinated to deposits		13,610		50,081		63,691
Other liabilities		42,457		117,425		159,882
TOTAL LIABILITIES		2,978,397		5,174,780		8,153,177
Limited-life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL:						
Perpetual preferred stock		1,090		-0-		1,090
Common stock		58,923		51,925		110,848
Surplus		92,333		107,372		199,705
Undivided profits and capital reserves		92,022		168,925		260,947
TOTAL EQUITY CAPITAL		244,368		328,222		572,590
TOTAL LIABILITIES AND EQUITY CAPITAL		3,222,765		5,503,002		8,725,767

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of December 31, 1983

Name of Bank	Location	(Amounts in thousands) Total Resources
Bank of American Fork	American Fork	53,727
Bank of Ephraim	Ephraim	16,188
Bank of Iron County	Parowan	28,620
Bank of Utah	Ogden	126,511
Barnes Banking Company	Kaysville	46,039
Basin State Bank	Vernal	16,530
Bear River State Bank	Tremonton	18,578
Bonneville Bank	Provo	12,270
Bountiful Valley Bank	Bountiful	13,258
Brighton Bank	Salt Lake City	22,461
Cache Valley Bank	Logan	9,259
Capital City Bank	Salt Lake City	26,104
Central Bank & Trust	Springville	71,006
Citizens Bank	Ogden	81,174
Clearfield State Bank	Clearfield	40,296
Commercial Security Bank	Ogden	670,460
Continental Bank & Trust	Salt Lake City	316,797
Cottonwood Security Bank	Salt Lake City	9,049
Davis County Bank	Farmington	22,181
Deseret Bank	Pleasant Grove	78,636
Dixie State Bank	St. George	34,198
Draper Bank & Trust	Draper	44,127
Empire State Bank of Layton	Layton	2,773
Family Bank	Ogden	17,549
Far West Bank	Provo	28,033
First Security State Bank	Salt Lake City	105,519
Golden Spike State	Tremonton	9,864
Guardian State Bank	Salt Lake	19,808
Gunnison Valley Bank	Gunnison	16,168
Heritage Bank & Trust	Salt Lake City	6,796
Holladay Bank & Trust	Salt Lake City	12,649
Lewiston State Bank	Lewiston	23,622
Pioneer Bank	Salt Lake City	15,706
Pioneer State Bank	Salt Lake City	11,845
Rocky Mountain State Bank	Salt Lake City	15,288
Rocky Mountain State Bank of Bountiful	Bountiful	12,824
Sandy State Bank	Sandy	14,938
Silver King State Bank	Park City	21,377
State Bank of Southern Utah	Cedar City	48,156
State Bank of Wayne	Loa	6,381
Sun Capital Bank	St. George	12,566
Tracy-Collins Bank & Trust	Salt Lake City	290,905
Union Bank	Salt Lake City	29,498
United Bank	Murray	19,292
Utah Bank & Trust	Bountiful	58,964
Utah Firstbank	Salt Lake City	51,708
Utah Independent Bank	Salina	9,533
Valley Bank & Trust Co.	Salt Lake City	540,479
Valley Central Bank	Richfield	28,871
Wasatch Bank	Orem	25,214
Wasatch Bank of Lehi	Lehi	7,704
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,459
Weber Valley Bank	Ogden	20,738
	TOTAL	3,251,696
NATIONAL BANKS		
First Interstate Bank of Utah, N.A.	Salt Lake City	871,740
First National Bank of Layton	Layton	39,539
First National Bank of Morgan	Morgan	15,165
First Security Bank of Utah, N.A.	Ogden	2,541,797
First Western National Bank	Moab	27,660
Second National Bank of Layton	Layton	5,391
Zions First National Bank	Salt Lake City	2,078,376
	TOTAL	5,579,668

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSOLIDATED STATEMENT OF CONDITION OF 53 STATE BANKS AND 7 NATIONAL BANKS AS OF DECEMBER 31, 1983

(Amounts in thousands)

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from depository institutions		383,980		984,717		1,368,697
U. S. Treasury Securities		276,067		201,309		477,376
Obligations of other U. S. Government agencies and corporations		109,463		80,843		190,306
Obligations of States and political subdivisions		233,036		394,404		627,440
All other securities		7,789		25,865		33,654
Federal funds sold		204,640		510,572		715,212
Loans Total (excluding unearned income)	1,830,544		3,076,343		4,906,887	
Less: Reserve for possible loan losses	16,766		43,228		59,994	
Loans, net		1,813,778		3,033,115		4,846,893
Direct lease financing		5,307		101,299		106,606
Bank premises, equipment, and other assets representing bank premises		101,869		82,129		183,998
Real estate owned rather than bank premises		38,259		56,950		95,209
Customer's liability		33		146		179
Other assets		77,475		108,319		185,794
TOTAL ASSETS		3,251,696		5,579,668		8,831,364
LIABILITIES						
Demand deposits of individuals, partnerships and corporations		618,840		948,078		1,566,918
Time and savings deposits of individuals, partnerships, and corporations		1,832,175		2,914,371		4,746,546
Deposits of United States Government		5,979		6,301		12,280
Deposits of States and political subdivisions		263,372		454,854		718,226
All other deposits		15,404		56,412		71,816
Certified and officers' checks		36,270		51,752		88,022
Total demand deposits	711,911		1,116,404		1,828,315	
Total time and savings deposits	2,060,129		3,315,364		5,375,493	
TOTAL DEPOSITS		2,772,040		4,431,404		7,203,808
Federal funds purchased		156,777		585,664		742,441
Interest bearing demand notes & other liabilities for borrowed money		11,047		66,574		77,621
Mortgage indebtedness		13,125		7,482		20,607
Other liabilities		44,500		114,418		158,918
TOTAL LIABILITIES (excluding subordinated notes and debentures)		2,997,489		5,205,906		8,203,395
Subordinated notes and debentures		14,176		50,081		64,257
EQUITY CAPITAL						
Preferred Stock	1,090		-0-		1,090	
Common stock	58,755		51,925		110,680	
Surplus	93,036		107,372		200,408	
Undivided profits and reserve for contingencies	87,150		164,384		251,534	
TOTAL EQUITY CAPITAL		240,031		323,681		563,712
TOTAL LIABILITIES AND EQUITY CAPITAL		3,251,696		5,579,668		8,831,364

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of September 30, 1983

Name of Bank	Location	(Amounts in thousands) Total Resources
Bank of American Fork	American Fork	52,115
Bank of Ephraim	Ephraim	17,661
Bank of Iron County	Parowan	24,316
Bank of Utah	Ogden	134,544
Barnes Banking Company	Kaysville	45,074
Basin State Bank	Vernal	17,069
Bear River State Bank	Tremonton	18,324
Bonneville Bank	Provo	9,954
Bountiful Valley Bank	Bountiful	11,814
Brighton Bank	Salt Lake City	22,802
Cache Valley Bank	Logan	9,130
Capital City Bank	Salt Lake City	24,173
Central Bank & Trust	Springville	69,060
Citizens Bank	Ogden	83,768
Clearfield State Bank	Clearfield	40,018
Commercial Security Bank	Ogden	622,257
Continental Bank & Trust	Salt Lake City	314,527
Cottonwood Security Bank	Salt Lake City	8,976
Davis County Bank	Farmington	22,325
Deseret Bank	Pleasant Grove	74,020
Dixie State Bank	St. George	33,333
Draper Bank & Trust	Draper	40,973
Empire State Bank of Layton	Layton	2,587
Family Bank	Ogden	15,903
Far West Bank	Provo	23,008
First Security State Bank	Salt Lake City	101,869
Golden Spike State	Tremonton	10,166
Guardian State Bank	Salt Lake	20,208
Gunnison Valley Bank	Gunnison	16,251
Heritage Bank & Trust	Salt Lake City	7,178
Holladay Bank & Trust	Salt Lake City	11,022
Lewiston State Bank	Lewiston	22,946
Pioneer Bank	Salt Lake City	15,284
Pioneer State Bank	Salt Lake City	8,958
Rocky Mountain State Bank	Salt Lake City	15,676
Rocky Mountain State Bank of Bountiful	Bountiful	12,458
Sandy State Bank	Sandy	14,998
Silver King State Bank	Park City	16,362
State Bank of Southern Utah	Cedar City	44,834
State Bank of Wayne	Loa	6,294
Sun Capital Bank	St. George	11,543
Tracy-Collins Bank & Trust	Salt Lake City	307,458
Union Bank	Salt Lake City	28,018
United Bank	Murray	19,211
Utah Bank & Trust	Bountiful	59,614
Utah Firstbank	Salt Lake City	50,114
Utah Independent Bank	Salina	9,064
Valley Bank & Trust Co.	Salt Lake City	502,289
Valley Central Bank	Richfield	26,845
Wasatch Bank	Orem	26,583
Wasatch Bank of Lehi	Lehi	7,797
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,006
Weber Valley Bank	Ogden	19,481
	TOTAL	3,139,258

NATIONAL BANKS

First Interstate Bank of Utah, N.A.	Salt Lake City	868,120
First National Bank of Layton	Layton	37,528
First National Bank of Morgan	Morgan	14,427
First Security Bank of Utah, N.A.	Ogden	2,375,702
First Western National Bank	Moab	25,901
Second National Bank of Layton	Layton	5,250
Zions First National Bank	Salt Lake City	1,943,214
	TOTAL	5,270,142

DEPARTMENT OF FINANCIAL INSTITUTIONS (Amounts in thousands)

CONSOLIDATED STATEMENT OF CONDITION OF 53 STATE BANKS AND 7 NATIONAL BANKS AS OF SEPTEMBER 30, 1983

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from depository institutions		342,156		976,667		1,318,823
U. S. Treasury Securities		348,913		193,075		541,988
Obligations of other U. S. Government agencies and corporations		89,431		81,003		170,434
Obligations of States and political subdivisions		226,531		342,115		568,646
All other securities		4,234		44,819		49,053
Federal funds sold		148,461		427,484		575,945
Loans Total (excluding unearned income)	1,786,071		2,909,785		4,695,856	
Less: Reserve for possible loan losses	16,085		35,308		51,393	
Loans, net		1,769,986		2,874,477		4,644,463
Direct lease financing		4,492		98,768		103,260
Bank premises, equipment, and other assets representing bank premises		97,577		82,897		180,474
Real estate owned rather than bank premises		33,561		59,172		92,733
Customer's liability		35		699		734
Other assets		73,881		88,966		162,847
TOTAL ASSETS		3,139,258		5,270,142		8,409,400
LIABILITIES						
Demand deposits of individuals, partnerships and corporations		581,752		849,374		1,431,126
Time and savings deposits of individuals, partnerships, and corporations		1,785,193		2,719,912		4,505,105
Deposits of United States Government		6,705		4,855		11,560
Deposits of States and political subdivisions		232,652		289,429		522,081
All other deposits		12,510		57,002		69,512
Certified and officers' checks		30,059		36,367		66,426
Total demand deposits	660,545		970,835		1,631,380	
Total time and savings deposits	1,988,326		2,986,104		4,974,430	
TOTAL DEPOSITS		2,648,871		3,956,939		6,605,810
Federal funds purchased		164,161		563,620		727,781
Interest bearing demand notes & other liabilities for borrowed money		18,706		77,575		96,281
Mortgage indebtedness		10,029		6,173		16,202
Other liabilities		43,262		290,947		334,209
TOTAL LIABILITIES (excluding subordinated notes and debentures)		2,885,029		4,895,254		7,780,283
Subordinated notes and debentures		14,293		51,281		65,574
EQUITY CAPITAL						
Preferred Stock	490		-0-		490	
Common stock	58,842		51,925		110,767	
Surplus	93,044		107,162		200,206	
Undivided profits and reserve for contingencies	87,560		164,520		252,080	
TOTAL EQUITY CAPITAL		239,936		323,607		563,543
TOTAL LIABILITIES AND EQUITY CAPITAL		3,139,258		5,270,142		8,409,400

Deseret Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1984

ASSETS	
Cash and due from banks	3,000
Obligations of other U.S. Government agencies & corporations	58,000
Obligations of States and political subdivisions	178,000
Bank premises, furniture & fixtures, and other assets representing bank premises	86,000
Other assets	129,000
TOTAL ASSETS	454,000
LIABILITIES	
Other liabilities	100,000
TOTAL LIABILITIES	100,000
EQUITY CAPITAL	
Common stock	100,000
Surplus	50,000
Undivided profits	204,000
TOTAL EQUITY CAPITAL	354,000
TOTAL LIABILITIES AND EQUITY CAPITAL	454,000

Moore Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1984

ASSETS	
Cash and due from banks	7,000
Bank premises, furniture & fixtures, and other assets representing bank premises	10,000
Other assets	92,000
TOTAL ASSETS	109,000
LIABILITIES	
Other liabilities	34,000
TOTAL LIABILITIES	34,000
EQUITY CAPITAL	
Common stock	150,000
Surplus	(75,000)
TOTAL EQUITY CAPITAL	75,000
TOTAL LIABILITIES AND EQUITY CAPITAL	109,000

Steiner Trust Company
Ogden, Utah

Statement of Condition as of June 30, 1984

ASSETS	
Cash - Checking account	694
Time certificate of deposit	67,043
TOTAL ASSETS	67,737
LIABILITIES	
Due to G. A. Steiner Trust	356
Accrued income taxes	(144)
TOTAL LIABILITIES	212
EQUITY CAPITAL	
Capital stock	25,000
Paid-in Surplus	15,000
Retained earnings	27,525
TOTAL EQUITY CAPITAL	67,525
TOTAL LIABILITIES AND EQUITY CAPITAL	67,737

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AS OF DECEMBER 31
(In thousands of dollars)

	54 Banks 1982	53 Banks 1983
SOURCES AND DISPOSITION OF INCOME		
OPERATING INCOME:		
Interest and fees on loans	239,695	238,642
Interest on balances with depository institutions	9,676	9,568
Income on Federal funds and securities purchased under agreements to resell	24,152	16,673
Interest and dividends on investments	53,584	58,026
Interest from direct lease financing	430	630
Income from fiduciary activities	2,307	2,648
Service charges, commissions, and fees	26,181	32,304
Other income	7,663	6,561
Total Operating Income	363,688	365,052
OPERATING EXPENSES:		
Salaries and employee benefits	64,677	69,214
Interest on deposits	171,092	163,443
Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices	23,796	14,937
Interest on other borrowed money	2,069	1,932
Occupancy expense and bank premises - net, and furniture and equipment expense	22,308	22,589
Provision for possible loan losses	11,670	14,753
Other expenses	42,800	48,570
Total Operating Expenses	340,076	336,975
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	23,612	28,077
APPLICABLE INCOME TAXES	4,213	7,427
INCOME BEFORE SECURITIES GAINS OR LOSSES	19,399	20,650
SECURITIES GAINS (LOSSES) NET	570	153
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	(716)	---
NET INCOME	19,671	20,803
CASH DIVIDENDS DECLARED ON COMMON STOCK	(8,633)	10,454
CASH DIVIDENDS DECLARED ON PREFERRED STOCK	(174)	200

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AS OF JUNE 30, 1984
(In thousands of dollars)

SOURCES AND DISPOSITION OF INCOME		
Interest and fee income on loans:		
Total loans	81,045	
Real estate loans	12,065	
Installment loans	11,435	
Credit cards and related plans	856	
Commercial and all other loans	27,326	
Income from lease financing receivables	729	
Interest income on balances due from depository institutions	3,842	
Interest and dividend income on securities	29,475	
Interest income from assets held in trading accounts	66	
Interest income on federal funds sold and securities purchased under agreements to resell	7,487	
Total interest income		174,327
Interest on time certificates	24,365	
Interest on other deposits	65,450	
Expense of federal funds purchased and securities sold	9,004	
Interest on demand notes issued to U.S. Treasury	697	
Interest on mortgage indebtedness	504	
Interest on notes and debentures	756	
Total interest expense		100,776
Net interest income		73,551
Provisions		
Provision for loan and lease losses		5,958
Provision for allocated transfer risk		-0-
Noninterest income		
Service charges on deposit accounts	10,553	
Other noninterest income	10,228	
Total noninterest income		20,781
Gains (losses) on securities not held in trading accounts		41
Noninterest expense		
Salaries and employee benefits	35,875	
Expenses of premises and fixed assets	11,713	
Other noninterest expense	25,009	
Total noninterest expense		72,597
Income (loss) before income taxes		15,818
Applicable income taxes		3,188
Income (loss) before extraordinary items and other adjustments		12,630
Extraordinary items and other adjustments		
Extraordinary items and other adjustments, gross of income taxes	-0-	
Applicable income taxes	102	
Extraordinary items and other adjustments, net of income taxes		(102)
Net income		12,528

State of Utah

TREND OF ASSETS
Institutions Under Supervision of Department of Financial Institutions
(In thousands)

Year End	STATE BANKS		SAVINGS BUILDING AND LOAN ASSOCIATIONS		INDUSTRIAL LOAN CORPORATIONS		SUPERVISED LENDERS		CREDIT UNIONS	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1978	56	2,849,401	11	2,152,484	48	230,413	76	193,143	230	631,610
1979	63	3,111,574	12	2,567,946	51	318,082	69	242,853	224	696,623
1980	66	3,302,942	11	3,025,707	56	392,495	67	293,162	218	801,508
1981	55	2,767,418	11	3,680,383	57	522,363	50	275,441	204	852,621
1982	54	2,947,086	11	3,685,213	56	605,140	44	214,984	191	1,017,348
1983	53	3,251,696	11	4,069,861	53	670,178	43	239,375	184	1,158,035

NATIONAL BANKS IN THE STATE OF UTAH

As of June 30, 1984

Name of Bank	City	County	President	Cashier
American Investment Bank, N.A.	Salt Lake City	Salt Lake		
First Interstate Bank of Utah, N.A.	Salt Lake City	Salt Lake	Leon G. Harmon	Gary F. Matern
First National Bank of Layton	Layton	Davis	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan	Morgan	Morgan	Grant Francis	George N. Francis
First Security Bank of Utah, N.A.	Ogden	Weber	Robert T. Heiner	Robert L. Richardson
First Western National Bank	Moab	Grand	I. D. Nightingale	Frankie Nightingale
Second National Bank of Layton	Layton	Davis	John S. Morgan	June Baxter
Zions First National Bank	Salt Lake City	Salt Lake	Ronald S. Hanson	G. Donald Rocha

SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1984

Name of Association	City	County	Organized	President	Secretary
American Savings and Loan Association	Salt Lake City	Salt Lake	1923	William R. Hinchman, Jr.	Gregory D. Farley
First Charter Savings Bank, dba Heritage Savings and Loan Association	St. George	Washington	1917	Richard M. Mathis	John E. Ross
Home Savings and Loan Association	Salt Lake City	Salt Lake	1916	Fred A. Smolka	Orin R. Woodbury
Logan Savings and Loan Association	Logan	Cache	1913	E. Jay Berry	Richard L. Bracken
MountainWest Savings and Loan Association	Ogden	Weber	1922	M. LeRoy Mecham	William G. Gibbs
*Payson Building and Loan Society	Payson	Utah	1920	Lynn Page	Sherman Loveless
State Savings and Loan Association	Salt Lake City	Salt Lake	1919	James W. Rossetti	Charles H. Burgardt
Summit Savings and Loan Association	Park City	Summit	1979	Dean S. Berrett	Kenith E. Lott
United Savings and Loan Association	Ogden	Weber	1956	John B. Goddard	La Verne Neilson
Washington Savings Bank	Salt Lake City	Salt Lake	1973	D. Gary Alvey	Marion H. Bowler
Western Savings and Loan Company	Salt Lake City	Salt Lake	1892	Christopher J. Sumner	Lery M. Taniyama

*Indicates not insured with Federal Savings and Loan Insurance Corporation

SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AND BRANCHES
AS OF JUNE 30, 1984

Name of Association	Location
American Savings and Loan Association - 77 West 2nd South	Salt Lake City
63 South Main	Salt Lake City
7000 South 2000 East	Salt Lake City
7134 South Redwood Road	West Jordan
American Fork	American Fork
Bountiful	Bountiful
Brickyard	Salt Lake City
Cedar City	Cedar City
Delta	Delta
Edgemont	Provo
Fashion Place	Murray
Kaysville	Kaysville
Layton	Layton
Logan	Logan
Oakwood	Murray
Ogden - Harrison	Ogden
Ogden - Washington	Ogden
Orem	Orem
Provo	Provo
Roy	Roy
Salt Lake City - Sugarhouse	Salt Lake City
Salt Lake City - Foothill	Salt Lake City
Salt Lake City - Olympus	Salt Lake City
Sandy - 9400 South	Sandy
Springville	Springville
St. George	St. George
West Valley	West Valley City
HAWAII DIVISION OFFICES	
Aiea	
Ewa Beach	
Hanapepe	
Hilo	
Honolulu (12)	
Kahului	
Kailua-Hahani St.	
Kailua-Kona	
Kanoehe	
Kapaa	
Kaunakakai	
Kealakekua	
Kihei	
Lahaina	
Lihue	
Mililani	
Pearl City (2)	
Pukalani	
Wahiawa	
Wailuku	
Waimea	
Waipahu	
OREGON	
Albany	
Beaverton	
Burlingame	
Canby	
Clakamas	
Corvallis	
Eugene (2)	
Grants Pass	
Gresham	
Hillsboro	
Klamath Falls	
Lakeview	
Medford	
Milwaukie	
North Medford	
Oregon City (2)	
Portland (18)	

Name of Association	Location
Salem (3)	
Seaside	
Springfield	
Tigard (3)	
Tillamook	
Tualatin	
Heritage Savings and Loan Association	St. George
Home Savings and Loan Association	Salt Lake City
116 South Main Street	Salt Lake City
2205 East 21st South	Salt Lake City
Logan Savings and Loan Association	Logan
Tremonton	Tremonton
Cache Valley Mall	Logan
MountainWest Savings and Loan Association	Ogden
Five Points	Ogden
Layton	Layton
Millcreek	Salt Lake City
Newgate	Ogden
Orem	Orem
Sandy	Sandy
West Valley	West Valley City
ZCMI Downtown	Salt Lake City
WYOMING	
Cheyenne (2)	
Payson Building and Loan Society	Payson
State Savings and Loan Association	Salt Lake City
Cache Valley	Logan
Centerville	Centerville
Fashion Place	Murray
Ogden	Ogden
Trolley Square	Salt Lake City
University Mall	Orem
Clearfield	Clearfield
Payson	Payson
HAWAII DIVISION	
Metropolitan Office	Honolulu
Aiea	Aiea
Haleiwa	Haleiwa
Kaimuki	Honolulu
Kalihi	Honolulu
Kaneohe	Kaneohe
Manoa-Woodlawn	Honolulu
Wahiawa	Wahiawa
Waianae	Waianae
Waipahu	Waipahu
Hilo	Hilo
Kauai	Linue, Kauai, Hawaii
Kona	Kailua, Kona
Maui	Maui
Mililani	Mililani Town
McCully	Honolulu
Pearlridge	Aiea
Liliha	Honolulu
Kapiolani	Honolulu
Summit Savings and Loan Association	Park City
140 South Main Street	Salt Lake City
United Savings and Loan Association - 4185 Harrison Blvd.	Ogden
Bountiful	Bountiful
Crossroads Mall	Salt Lake City
Layton	Layton
4th South	Salt Lake City
2462 Washington Blvd.	Ogden
5648 South Redwood Road	Taylorsville

Name of Association	Location
United Savings and Loan Association, cont.	
7000 South	Salt Lake City
7991 So. Redwood Road	West Jordan
IDAHO	
Idaho Falls	
Washington Savings Bank	Salt Lake City
2080 East 4800 South	Salt Lake City
Hurricane	Hurricane
Kanab	Kanab
Moab	Moab
St. George	St. George
Western Savings and Loan Company	Salt Lake City
Cottonwood	Salt Lake City
Fashion Place Mall	Murray
Sugarhouse	Salt Lake City
Provo	Provo
OREGON	
Portland (5)	
Beaverton	
WASHINGTON	
Seattle	
Vancouver	
CALIFORNIA	
Los Angeles	

OPERATING SAVINGS/BUILDING AND LOAN ASSOCIATIONS AND BRANCHES IN UTAH:

SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1984----------11
BRANCHES - June 30, 1984----------64
SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1983----------11
BRANCHES - June 30, 1983----------66

Savings and Loan Charters Approved:	Approval Date	Opened
None		

Savings and Loan Branches Approved:		
Washington Savings Bank 2080 East 4800 South, Salt Lake City	8-1-83	9-14-83

Savings and Loan Branches Approved But Not Opened:	
8375 South Sandy Parkway, Sandy	6-29-84

Savings and Loan Branches Closed:	Date Closed
American Savings & Loan Vernal	12-30-83
American Savings & Loan Price	12-30-83
American Savings & Loan Roosevelt	12-30-83

Conversions:

None

Branches Purchased:

First Charter Savings Bank dba Heritage Savings and Loan Association Branches in Hurricane, Kanab, and Moab purchased by Washington Savings Bank, Salt Lake City, Utah	12-30-83

Name Changes:

Heritage Savings & Loan Association changed name to First Charter Savings Bank dba Heritage Savings and Loan Association	10-18-83

Title Change:

None

Mergers:

None

Relocation of Head Office

Washington Savings Bank, St. George, to 72 South Main Street, Salt Lake City	8-4-83

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS JUNE 30, 1984

ASSETS

Items		11 Associations June 30, 1984
Cash and due from Depository Institutions		92,427,163
Investment Securities		241,589,825
Net Mortgage Loans (Less: Loans in Process, Unearned Discount Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		3,245,848,836
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		46,775,972
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		149,608,907
Premises, Furniture, Fixtures and Leasehold Improvements		91,472,331
Investment in Affiliate(s)		133,856,162
Accrued Interest Receivable		64,481,898
Real Estate Owned		47,365,952
Real Estate Investments		32,657,565
Other Assets		330,228,867
TOTAL ASSETS		4,476,313,478

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	3,094,702,681	
Deposits - U. S. Government	95,742	
Deposits - State and Political Subdivisions	113,622,695	
TOTAL DEPOSITS		3,208,421,118
FHLB Advances		809,295,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth		162,962,973
Mortgage-Backed Bonds		20,367,000
Advance Payments by Borrowers		28,922,491
Other Liabilities		78,087,810
TOTAL LIABILITIES		4,308,056,392

REGULATORY NET WORTH

Capital Stock	5,997,603
Paid-in Surplus	99,154,606
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	14,595,211
Reserves, Undivided Profits, and Net Undistributed Income	48,509,666
TOTAL REGULATORY NET WORTH	168,257,086
TOTAL LIABILITIES AND REGULATORY NET WORTH	4,476,313,478

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City

Comparative Statement of Total Assets of Eleven State-Chartered Savings/
Building and Loan Associations

As of December 31, 1983

And Total Assets of Eleven Savings/Building and Loan Associations
As of December 31, 1982

Elaine B. Weis, Commissioner

Name of State Savings/Building and Loan Association	City	December 30, 1983	December 30, 1982
American Savings and Loan Association	Salt Lake City	2,342,067,193	2,345,706,937
Heritage Savings and Loan Association	St. George	45,384,312	41,421,952
Home Savings and Loan	Salt Lake City	24,015,768	22,669,391
Logan Savings & Loan Association	Logan	59,776,483	54,893,470
MountainWest Savings and Loan	Ogden	251,770,340	228,606,515
Payson Building and Loan	Payson	237,031	240,454
State Savings and Loan Association	Salt Lake City	678,207,613	651,056,685
Summit Savings and Loan Association	Park City	102,276,377	5,919,239
United Savings and Loan	Ogden	90,529,190	74,599,204
Washington Savings and Loan Association	St. George	64,394,386	16,016,873
Western Savings and Loan Company	Salt Lake City	411,202,645	359,804,194
	TOTALS	4,069,861,337	3,800,934,914

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City

Comparative Statement of Total Assets of Eleven State-Chartered Savings/
Building and Loan Associations

As of June 30, 1984

And Total Assets of Eleven Savings/Building and Loan Associations
As of June 30, 1983

Elaine B. Weis, Commissioner

Name of State Savings/Building and Loan Association	City	June 30, 1984	June 30, 1983
American Savings and Loan Association	Salt Lake City	2,479,818,000	2,236,537,715
Heritage Savings and Loan Association	St. George	119,792,985	42,236,975
Home Savings and Loan	Salt Lake City	24,789,555	19,325,152
Logan Savings & Loan Association	Logan	61,330,000	59,354,025
MountainWest Savings and Loan	Ogden	255,397,401	232,301,962
Payson Building and Loan	Payson	212,772	244,212
State Savings and Loan Association	Salt Lake City	740,788,000	622,929,753
Summit Savings and Loan Association	Park City	146,533,638	36,096,814
United Savings and Loan	Ogden	96,497,255	87,268,553
Washington Savings and Loan Association	St. George	107,308,361	26,851,660
Western Savings and Loan Company	Salt Lake City	443,845,511	387,733,546
	TOTALS	4,476,313,478	3,750,850,367

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1983

ASSETS	*11 Associations December 31, 1983
Cash and Due from Depository Institutions	107,937,869
Investment Securities	186,946,668
Net Mortgage Loans	2,807,527,728
Net Commercial Loans and Leases	153,830,043
Net Consumer Loans and Leases	205,951,640
Premises, Furniture, Fixtures and Leasehold Improvements	86,608,806
Investment in Affiliate(s)	86,576,440
Accrued Interest Receivable	55,180,959
Real Estate Owned	40,020,410
Real Estate Investments	13,837,543
Other Assets	323,441,231
TOTAL ASSETS	4,069,861,337
LIABILITIES	
Deposits - Individual, Partnerships, or Corporations	2,926,870,718
Deposits - U. S. Government	1,255,980
Deposits - State and Political Subdivisions	87,289,989
TOTAL DEPOSITS	3,015,416,687
FHLB Advances	665,394,600
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	107,827,150
Mortgage-Backed Bonds	20,367,000
Advance Payments by Borrowers	13,525,233
Other Liabilities	78,223,404
TOTAL LIABILITIES	3,900,754,074
REGULATORY NET WORTH	
Capital Stock	6,805,606
Paid-in Surplus	87,774,270
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	12,697,976
Reserves, Undivided Profits, and net Undistributed Income	61,829,411
TOTAL REGULATORY NET WORTH	169,107,263
TOTAL LIABILITIES AND REGULATORY NET WORTH	4,069,861,337

*Due to rounding, columns may not total.

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1982

ASSETS Items	*11 Associations December 31, 1982
Conventional Mortgage Loans & Contracts	2,566,655,535
Insured or Guaranteed Mortgage Loans (FHA-VA-HUD)	70,325,388
Mortgages, Participations or Securities Insured or Guaranteed by an Agency or Instrumentality of the U. S. Government	214,158,176
Loans on Savings Accounts	41,094,341
Home Improvement Loans	54,062,660
Mobile Home Loans	64,210
Other Loans & Contracts	66,222,007
Less: Valuation Reserve	(5,291,723)
Accrued Interest Receivable	43,477,722
Advances for Borrowers' Taxes & Insurance	168,924
Real Estate Owned & Real Estate in Judgment	52,151,194
Cash & Due From Banks	124,144,363
U. S. Government Obligations	62,328,576
Other Investment Securities	106,122,665
Office Building	61,849,951
Furniture & Equipment, Less Depreciation	14,063,818
Stock in Federal Home Loan Bank	46,987,250
Equity Investment in Service Corporations/ Subsidiaries	30,360,363
Other Assets	249,989,494
TOTAL ASSETS	3,800,934,914
LIABILITIES	
Deposits and Savings Accounts	2,631,843,292
Advances From Federal Home Loan Bank	775,969,800
Other Borrowed Money	99,128,070
Mortgages Payable on Association Premises	3,298,249
Subordinated Debentures or Bond Issues	31,805,531
Accrued Interest Payable on Borrowings	9,135,025
Dividends/Interest Accrued or Declared on Savings Accounts	11,466,997
Dividends Payable on Permanent, Reserve or Guaranty Stock	-0-
Loans in Process	43,857,517
Advance Payments by Borrowers for Taxes and Insurance	11,865,886
Interest, Taxes and Other Expenses Accrued	9,409,567
Specific Reserves	15,103,435
Deferred Credits	21,318,858
Other Liabilities	21,010,723
TOTAL LIABILITIES	3,685,212,950
NET WORTH	
Permanent, Reserve or Guaranty Stock	4,109,012
Paid-in Surplus	39,908,635
General Reserves	62,772,267
Other Reserves	150,374
Undivided Profits	8,781,676
TOTAL NET WORTH	115,721,964
TOTAL LIABILITIES AND NET WORTH	3,800,934,914
Total Number of Mortgage Loan Accounts	74,216
Total Number of Deposit and Savings Accounts	584,562

*Due to rounding, columns may not total.

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF 11 SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS JUNE 30, 1984

ASSETS	American Savings & Loan Salt Lake City	Heritage Savings & Loan St. George	Home Savings & Loan Salt Lake City	Logan Savings & Loan Logan	MountainWest Savings & Loan Ogden
Cash and Due From Depository Institutions	37,941,000	3,814,465	1,063,231	530,000	2,503,610
Investment Securities	78,576,000	9,506,000	575,357	6,705,000	59,725,730
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,760,116,000	90,915,193	19,231,400	49,104,000	144,552,655
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	38,206,000	-0-	-0-	-0-	265,751
Net Consumer Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	120,544,000	990,631	730,882	813,000	2,686,036
Premises, Furniture, Fixtures, and Leasehold Improvements	55,880,000	768,607	926,421	2,282,000	5,234,339
Investment in Affiliate(s)	90,114,000	1,044,661	26,595	80,000	294,926
Accrued Interest Receivable	31,910,000	1,285,081	869,602	686,000	2,266,438
Real Estate Owned	18,808,000	1,059,867	529,424	590,000	2,367,072
Real Estate Investments	641,000	-0-	-0-	-0-	562,206
Other Assets	247,082,000	10,408,480	836,643	540,000	34,938,638
TOTAL ASSETS	2,479,818,000	119,792,985	24,789,555	61,330,000	255,397,401

LIABILITIES	American Savings & Loan	Heritage Savings & Loan	Home Savings & Loan	Logan Savings & Loan	MountainWest Savings & Loan
Deposits - Individual, Partnerships or Corporations	1,736,674,000	77,736,397	18,987,947	44,945,000	210,937,649
Deposits - U. S. Government	-0-	-0-	-0-	-0-	-0-
Deposits - State and Political Subdivisions	56,297,000	4,028,735	769,252	431,000	801,443
TOTAL DEPOSITS	1,792,971,000	81,765,132	19,757,199	45,376,000	211,739,092
FHLB Advances	412,700,000	16,000,000	2,400,000	6,141,000	24,150,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	93,202,000	11,190,811	-0-	6,328,000	1,109,736
Mortgage-Backed Bonds	20,367,000	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	14,109,000	239,144	85,238	463,000	3,548,543
Other Liabilities	48,850,000	6,304,580	384,800	98,000	5,231,726
TOTAL LIABILITIES	2,382,199,000	115,499,667	22,627,237	58,406,000	245,779,097
REGULATORY NET WORTH					
Capital Stock	1,596,000	400,000	250,000	-0-	165,908
Paid-In Surplus	80,247,000	3,672,929	1,357,999	-0-	2,631,632
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	8,878,000	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	6,898,000	220,389	554,319	2,924,000	6,820,764
TOTAL REGULATORY NET WORTH	97,619,000	4,293,318	2,162,318	2,924,000	9,618,304
TOTAL LIABILITIES AND REGULATORY NET WORTH	2,479,818,000	119,792,985	24,789,555	61,330,000	255,397,401

ASSETS	Payson Building & Loan Payson	State Savings & Loan Salt Lake	Summit Savings & Loan Park City	United Savings & Loan Ogden	Washington Savings Salt Lake	Western Savings & Loan Salt Lake
Cash and Due From Depository Institutions	8,772	29,480,000	11,405,713	587,817	1,110,316	3,982,239
Investment Securities	-0-	49,412,000	500,000	4,460,871	4,043,943	28,084,924
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	546,195,000	115,950,047	67,145,816	79,233,361	373,405,365
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	204,000	579,000	-0-	-0-	5,518,631	2,002,589
Net Consumer Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	7,494,000	136,259	1,832,211	3,336,080	11,045,808
Premises, Furniture, Fixtures, and Leasehold Improvements	-0-	10,302,000	633,083	4,789,395	2,586,554	8,070,932
Investment in Affiliate(s)	-0-	14,195,000	14,564,185	11,139,101	618,525	1,779,169
Accrued Interest Receivable	-0-	18,555,000	1,610,644	623,293	1,502,937	5,172,903
Real Estate Owned	-0-	21,640,000	109,231	1,192,610	294,867	774,881
Real Estate Investments	-0-	27,043,000	-0-	2,334,048	-0-	2,077,311
Other Assets	-0-	15,893,000	1,624,476	2,392,093	9,064,147	7,449,390
TOTAL ASSETS	212,772	740,788,000	146,533,638	96,497,255	107,308,361	443,845,511

LIABILITIES	Payson Building & Loan	State Savings & Loan	Summit Savings & Loan	United Savings & Loan	Washington Savings	Western Savings & Loan
Deposits - Individual Partnership or Corporation	162,512	418,099,000	134,826,547	65,774,086	68,387,540	318,172,003
Deposits - U. S. Government	-0-	-0-	-0-	-0-	95,742	-0-
Deposits - State and Political Subdivisions	-0-	30,275,000	2,598,345	2,053,928	9,988,374	6,379,618
TOTAL DEPOSITS	162,512	448,374,000	137,424,892	67,828,014	78,471,656	324,551,621
FHLB Advances	-0-	256,403,000	-0-	4,975,000	21,100,000	65,426,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	5,000	15,609,000	2,000,000	2,388,819	968,004	30,161,603
Mortgage-Backed Bonds	-0-	-0-	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	-0-	4,854,000	15,436	2,211,623	678,805	2,717,702
Other Liabilities	39	7,578,000	1,673,354	2,010,131	1,318,274	4,638,906
TOTAL LIABILITIES	167,551	732,818,000	141,113,682	79,413,587	102,536,739	427,495,832
REGULATORY NET WORTH						
Capital Stock	-0-	1,106,000	408,640	241,606	1,629,449	-0-
Paid-In Surplus	-0-	-0-	1,090,692	8,587,769	1,566,585	-0-
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-	-0-
Qualifying Subordiated Debentures	-0-	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	-0-	3,340,000	-0-	-0-	-0-	2,377,211
Reserves, Undivided Profits, and Net Undistributed Income	45,221	3,524,000	3,920,624	8,254,293	1,375,588	13,972,468
TOTAL REGULATORY NET WORTH	45,221	7,970,000	5,419,956	17,083,668	4,771,622	16,349,679
TOTAL LIABILITIES AND REGULATORY NET WORTH	212,772	740,788,000	146,533,638	96,497,255	107,308,361	443,845,511

FEDERAL SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF June 30, 1984

Name	City	County	President	Secretary
Deseret Federal Savings and Loan Association	Salt Lake City	Salt Lake	Bruce H. Cundick	Arilyn E. Reese
First Federal Savings and Loan Association of Logan	Logan	Cache	Fred R. Hunsaker	Gordon W. Haws
First Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gerald R. Christensen	Ralph P. Neilson
Ogden First Federal Savings and Loan Association	Ogden	Weber	Richard M. Mercer	Georgia S. Goodell
Prudential Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gene Donovan	Kent W. Larsen

REPORT OF FIVE FEDERALLY CHARTERED
SAVINGS/BUILDING AND LOAN ASSOCIATIONS
IN UTAH AS OF JUNE 30, 1984

(IN THOUSANDS)

ASSETS	
Cash, Deposits, and Investment Securities	100,681
Net Mortgage Loans and Contracts	1,118,363
Net Nonmortgage Loans and Contracts	56,820
Fixed Assets	27,340
Repossessed Assets	13,538
Real Estate Investments	-0-
Other Assets	62,993
TOTAL ASSETS	1,379,735
LIABILITIES	
Deposits	881,603
FHLBank Advances	318,153
Other Borrowed Money	74,644
Other Liabilities	32,144
TOTAL LIABILITIES	1,306,544
REGULATORY NET WORTH	
Capital Stock	-0-
Paid-In Surplus	-0-
Qualifying Mutual Capital Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	3,602
Net Worth Certificates	-0-
Accrued Net Worth Certificates	-0-
Income Capital Certificates	-0-
Reserves	39,134
Undivided Profits	30,523
Net Undistributed Income	(68)
TOTAL REGULATORY NET WORTH	73,191
TOTAL LIABILITIES AND REGULATORY NET WORTH	1,379,735

CONSOLIDATED STATEMENT OF OPERATIONS OF
11 STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF 12-31-83

INCOME		
Interest on Loans		334,036,399
Loan Fees and Service Charges		23,547,555
Loan Servicing Fees		4,532,419
Other Operating Income		23,112,423
Total Operating Income		385,228,796
Non-Operating Income		22,663,319
TOTAL INCOME		407,892,115
EXPENSES		
General and Administrative Expenses		91,807,000
Dividend Interest Expenses:		
Savings Accounts Earnings Expense	230,371,054	
Advance Payments by Borrowers for Taxes and Insurance	72,459	
Advances from FHLB Expense	64,778,574	
Subordinated Debentures	-0-	
Mortgage Backed Bonds	1,832,151	
Other Borrowed Money	4,481,810	
TOTAL INTEREST EXPENSE		301,536,048
Non-Operating Expense		12,338,092
Income Taxes		3,478,765
TOTAL EXPENSES		409,159,905
NET INCOME (Or Loss)		(1,267,790)

CONSOLIDATED STATEMENT OF OPERATIONS
OF 11 STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF 12-31-82

	11 Associations * Year Ended 12-31-82
INCOME	
Interest on Mortgage Loans	319,953,196
Interest on Mortgage Loans Participations of Mortgage-Backed Securities	16,190,930
Interest on Real Estate Sold on Contract	384,025
Interest on Other Loans	15,731,866
Interest & Dividends on Investments and Deposits	29,900,146
Loan Fees	8,376,703
Loan Servicing Fees	3,242,173
Other Fees and Charges	5,132,789
Net Income from Office Building Operations	1,219,472
Net Income from Service Corporation/Subsidiaries	714,297
Profits on Sale of Assets	13,196,589
Miscellaneous Other Income	14,664,866
TOTAL INCOME	428,706,952
EXPENSE	
Salaries of Officers, Directors and Employees	28,068,173
Employee Benefits	5,158,040
Legal Expense	676,791
Directors, Officers and Employees Expense	751,169
Office Occupancy Expense	8,566,267
Furniture, Fixtures & Equipment Expense	7,248,686
Advertising	5,149,476
Commissions Paid for Savings Accounts	236,368
Insurance and Surety Bond Premiums	690,472
Federal Insurance Premium	2,063,530
Supervisory Fees and Audit Expense	826,882
Interest on Deposits and Savings Accounts	281,067,494
Interest on Borrowed Money	117,842,076
Provision for Losses on Loans	4,122,865
Losses on Sale of Assets	1,867,279
Miscellaneous Other Expenses	20,525,963
Federal and State Income Taxes	(22,739,299)
TOTAL EXPENSE	462,124,234
NET INCOME	(33,417,282)

* Due to rounding, columns may not total.

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INDUSTRIAL LOAN CORPORATIONS

48 INDUSTRIAL LOAN CORPORATIONS
With 54 Operating Branches

June 30, 1984

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Alpine First Financial	American Fork	Utah	1958	Stephen Holley	Edna N. Hawke	Edna N. Hawke
Alta Thrift and Loan Co.	Sandy	Salt Lake	1979	Ronald A. Carnago	Clea Rasmussen	Clea Rasmussen
American Investment Thrift	Salt Lake	Salt Lake	1980	Joseph S. Steinberg	Thomas E. Mara	Thomas E. Mara
Avco Thrift of Utah	Ogden	Weber	1977	Charles R. Rinehart	Herbert F. Smith	Gary L. Fite
Basin Loans, Inc.	Vernal	Uintah	1948	Brent L. Feltch	Stanley A. Anderson	Stanley A. Anderson
Capitol Thrift and Loan	Salt Lake	Salt Lake	1948	Richard A. Christenson	Sally A. Taylor	Merlyn Hanks
Century Finance Company of Kearns	Kearns	Salt Lake	1966	R. F. Brozman	Nora K. Gosney	R. F. Brozman
Century Finance Company of Main	Salt Lake	Salt Lake	1966	R. F. Brozman	Nora K. Gosney	R. F. Brozman
Century Finance Company of Tooele	Tooele	Tooele	1966	R. F. Brozman	Nora K. Gosney	R. F. Brozman
Charter Thrift and Loan	Bountiful	Davis	1980	Gary S. Harris	Gary Nuffer	
Branch	Ogden	Weber				
Branch	Holladay	Salt Lake				
Citicorp Person-to-Person Financial Center of Utah	Murray	Salt Lake	1975	Charles H. Johnson	James T. Rayburn	Kent L. Ashton
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Ogden	Weber				
Branch	West Valley	Salt Lake				
Branch	Orem	Utah				
Commerce First Thrift	Salt Lake	Salt Lake	1975	Richard M. Robinson	Dennis V. Haslam	
Branch	Salt Lake	Salt Lake				
Commercial Credit Plan, Inc.	Salt Lake	Salt Lake	1976	T. J. Muldowney	S. G. Nathanson	S. J. Rzeczkowski
Branch	West Valley	Salt Lake				
Branch	Cedar City	Iron				
Branch	Ogden	Weber				
Branch	Orem	Utah				
Branch	Murray	Salt Lake				
Continental Thrift and Loan Co.	Salt Lake	Salt Lake	1959	A. W. Kelson	Ned B. Combs	A. W. Kelson
Copper State Thrift and Loan Co.	Salt Lake	Salt Lake	1977	Robert B. Beckstead	John M. Taggart	John M. Taggart
Branch	Murray	Salt Lake				
Cottonwood Thrift and Loan, Inc.	Salt Lake	Salt Lake	1978	Richard M. Robinson	Dennis V. Haslam	Lawrence H. Miller
Deamer Finance Company	Ogden	Weber	1960	M. J. Deamer	Sandra Montano	Joyce Way
FinanceAmerica Thrift Corp.	Salt Lake	Salt Lake	1980	E. F. Rabernold	C. J. Eby	L. G. Connors

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
First Security Financial	Salt Lake	Salt Lake	1982	Richard A. Christenson	Bruce Moesser	Dean Christensen
Branch	Bountiful	Davis				
Branch	West Valley	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
Branch	Ogden	Weber				
First Thrift and Loan Corp.	Salt Lake	Salt Lake	1956	Richard L. Reed	Alden S. Gibbs	Alden S. Gibbs
Foothill Thrift and Loan	Salt Lake	Salt Lake	1979	Richard D. Paul	Harold Turley	Edward L. Burton III
Branch	Sandy	Salt Lake				
Frontier Finance Company	Provo	Utah	1969	Loudean P. Lamb	Richard N. Bagley	
General Acceptance Company dba						
Horizon Thrift & Loan	Cedar	Iron	1948	John H. Froyd	James H. Froyd	Marie A. Froyd
HFC Thrift, Inc.	Salt Lake	Salt Lake	1980	F. P. Limongelli	D. S. Buck	R. J. Braasch
Branch	West Valley	Salt Lake				
Home Credit Corporation	Salt Lake	Salt Lake	1979	John G. Sorenson	Elaine J. Sorensen	Elaine J. Sorenson
Interlake Thrift	Salt Lake	Salt Lake	1953	Ned L. Bills	Jeffrey D. Perkins	Jeffrey D. Perkins
Branch	Sandy	Salt Lake				
Branch	Richfield	Sevier				
Branch	Ogden	Weber				
Intermountain Thrift and Loan	Salt Lake	Salt Lake	1975	E. H. Throndsen	Louise S. O'Conner	Ronald E. Sperry
Branch	Salt Lake	Salt Lake				
Branch dba Heber Thrift and Loan	Heber	Wasatch				
Branch	Ogden	Weber				
The Lockhart Company	Salt Lake	Salt Lake	1926	W. Harold Dobson	M. McKenzie	Jay F. Facer
Branch	Cedar	Iron				
Branch	Clearfield	Davis				
Branch	West Valley	Salt Lake				
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Orem	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Price	Carbon				
Branch	Logan	Cache				

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Branch	Price	Carbon				
Branch	Brigham City	Box Elder				
Utah Financial Services						
dba Utah Financial Thrift & Loan	Sandy	Salt Lake	1978	John C. Jarman	Patricia Jarman	Patricia Jarman
Valley Loan Corporation	Salt Lake	Salt Lake	1957	Robert I. Bowles	Wayne C. Player	Wayne C. Player
Western Heritage Thrift and Loan Co.	Bountiful	Davis	1979	Jim D. Munsee	Steven K. Gundersen	Steven K. Gundersen
Branch	Sandy	Salt Lake				
Branch	St. George	Washington				

INDUSTRIAL LOAN CORPORATIONS - June 30, 1984----------48
BRANCHES - June 30, 1984----------54
BRANCHES APPROVED BUT NOT OPEN---------- 1
INDUSTRIAL LOAN CORPORATIONS - July 1, 1983----------55

OBTAINED FDIC INSURANCE

Name of Corporation	Approved
Citicorp Person-to-Person Financial Center of Utah	12-23-83
Intermountain Thrift and Loan	3-26-84

CORPORATION LICENSES APPROVED BUT NOT OPENED

	Location	Approved
Alpine Bancorp	Park City	2-16-82

CORPORATION LICENSES SURRENDERED

	Location	Surrendered
Associates Financial Services Co. of Ogden, Inc.	Ogden	6-30-84
Associates Financial Services Co. of Roy, Inc.	Roy	6-30-84
Consolidated Finance Company	Tooele	12-31-84
Metropolitan Finance	Salt Lake City	10-26-83
Mortensens Finance Company	Richfield	6-1-84
Valley Finance Company, Inc.	Escalante	3-30-84

BRANCHES APPROVED AND OPENED

	Location	Approved	Opened
Charter Thrift & Loan	Holladay	8-13-81	8-29-83
First Security Financial	West Jordan	6-20-83	7-25-83
First Security Financial	Sugarhouse	7-18-83	7-25-83
First Security Financial	Ogden	4-4-84	4-12-84
Intermountain Thrift and Loan	Ogden	9-27-83	1-30-84

BRANCHES APPROVED BUT NOT OPENED

	Location	Approved
The Lockhart Company	Vernal	4-15-81

BRANCHES APPROVED THEN APPROVAL EXPIRED

	Location	Approved	Expired
American Fidelity Thrift & Loan	Murray	3-31-80	2-23-84
HFC Thrift, Inc.	Ogden	1-6-83	1-16-84
Overland Thrift and Loan	Logan	2-19-82	2-20-84

BRANCHES DISCONTINUED

	Location	Closed
FinanceAmerica Thrift Corp.	Orem	12-30-83
First Security Financial	Trolley Square	7-22-83
HFC Thrift, Inc.	Logan	11-30-83
Moore Financial of Utah	West Valley	3-16-84
Moore Financial of Utah	Murray	3-16-84
Moore Financial of Utah	Sandy	3-16-84
Overland Thrift and Loan	Roosevelt	3-17-84

CHANGE OF NAME

	Date
Alpine First Thrift changed to Alpine First Financial	4-11-84
General Acceptance Company changed to General Acceptance Company, dba Horizon Thrift & Loan	11-1-83

RELOCATIONS

Branch of Commercial Credit Plan, Inc., from 1726 West 4100 South to 4162 South 1785 West, West Valley, Utah, on April 13, 1984

First Thrift & Loan from 341 South 500 East to 326 South 500 East, Salt Lake City, Utah, on March 19, 1984

PURCHASE AND ASSUMPTION

The assets of American Fidelity Thrift & Loan, including the license, were purchased and liabilities assumed by Copper State Thrift & Loan on June 15, 1984.

INDIVIDUAL REPORTS OF 46* INDUSTRIAL LOAN CORPORATIONS SHOWING CONDITION AS OF JUNE 30, 1984

ASSETS

Name of Corporation	Cash on Hand & in Banks	Total Net Receivables	Other Investments	Furniture & Fixtures	Real Estate Owned	Deferred Charges & Prepaid Expenses Plus Other Assets	Total Assets
Alpine First Financial	11,230	710,797	129,501	-0-	3,081	-0-	854,609
Alta Thrift & Loan Co.	138,339	646,802	-0-	206,925	274,204	42,770	1,309,040
Avco Thrift	1,200	2,315,186	-0-	7,935	60,615	19,692	2,404,628
Basin Loans, Inc.	147,625	924,458	-0-	7,384	10,333	32,144	1,121,944
Capitol Company	33,197	1,026,645	-0-	2,426	-0-	-0-	1,062,268
Century Finance Company of Kearns	320	1,038,761	-0-	2,150	-0-	51	1,041,282
Century Finance Company of Main	14,856	384,517	-0-	853	-0-	-0-	400,226
Century Finance Company of Tooele	973	423,783	-0-	1,072	-0-	134,461	560,289
Charter Thrift and Loan	545,317	4,297,670	66,000	467,247	127,496	446,512	5,950,242
Citicorp Person-to-Person Financial Center of Utah	10,000	161,412,750	4,691,172	557,065	-0-	743,250	167,414,237
Commerce First Thrift	2,469,958	21,473,362	-0-	381,035	617,201	4,826,396	29,767,952
Commercial Credit Plan, Inc.	471,354	19,972,686	871,744	37,361	-0-	516,869	21,870,014
Continental Thrift and Loan Co.	363,472	2,095,936	795,795	15,253	34,201	41,551	3,346,208
Copper State Thrift and Loan Co.	1,602,477	24,639,539	447,314	318,215	1,667,801	820,569	29,495,915
Deamer Finance Company	(1,045)	122,365	66,728	-0-	15,727	10,283	214,058
FinanceAmerica Thrift Corp.	151,725	7,126,103	-0-	37,797	124,570	145,096	7,585,291
First Security Financial	5,098,601	97,571,264	2,200,000	1,719,423	6,659,134	2,263,895	115,512,317
First Thrift and Loan Corp.	89,996	987,641	91,467	7,562	244,874	204,241	1,625,781
Foothill Thrift and Loan	2,492,865	24,803,367	523,240	896,940	781,074	1,148,712	30,646,198
Frontier Finance Company	3,056	544,724	-0-	1,868	-0-	1,240	550,888
NFC Thrift, Inc.	178,216	3,178,740	-0-	63,912	-0-	19,039	3,439,907
Home Credit Corporation	183,826	4,418,488	136,936	41,989	256,984	10,006	5,048,229
General Acceptance Co., dba Horizon Thrift and Loan	116,556	1,795,664	7,805	62,080	85,037	48,057	2,115,199
Interlake Thrift	1,800,755	19,544,041	5,062,535	161,016	1,567,843	765,840	28,902,030
Intermountain Thrift and Loan	1,120,253	18,393,977	-0-	442,161	201,873	447,647	20,605,911
The Lockhart Company	18,343,970	78,656,270	6,378,705	356,016	3,792,386	2,214,651	109,741,998
Model Finance, Inc.	5,737	230,992	-0-	13,370	18,000	5,860	273,959
Moore Financial of Utah	688,746	53,141,534	3,334,306	2,792,338	2,725,788	13,653,534	76,336,246
North Ogden Finance Company	(1,449)	152,510	96,346	-0-	-0-	21,023	268,430
Overland Thrift and Loan	653,522	9,748,751	459,395	186,257	57,287	658,489	11,763,701
Peoples First Thrift - Provo	561,312	1,427,131	-0-	2,266	58,561	12,994	2,062,264
Peoples First Thrift - Midvale	524,355	1,937,109	-0-	2,624	-0-	1,857	2,465,945
Peoples First Thrift - Ogden	1,674,851	1,805,420	-0-	308	29,526	1,991	3,512,096
Peoples First Thrift - Riverdale	152,634	1,946,244	-0-	25,521	-0-	460	2,124,859
Peoples First Thrift - 7th East	1,998,982	3,139,284	-0-	944	-0-	2,027	5,141,237
Peoples First Thrift - State Street	940,341	3,729,655	2,160,000	443,559	48,606	116,530	7,438,691
Pioneer Thrift	190,437	1,595,602	1,176,704	53,315	12,509	66,951	3,095,518
St. George Finance dba St. George Thrift and Loan	132,571	3,510,440	52,457	32,833	157,779	155,108	4,041,188
Security Pacific Money Center, Inc.	47,535	4,015,478	23,510	11,301	87,215	34,613	4,219,652
Sunset Finance Company	(77)	159,023	-0-	-0-	-0-	15,980	174,926
Terrace Finance Company	830	95,228	26,243	-0-	-0-	-0-	122,301
U. S. Thrift and Loan	904,131	23,265,375	-0-	374,061	560,801	425,441	25,529,809
United Thrift	36,482	883,570	41,000	58,736	132,242	6,585	1,158,615
Utah Financial Thrift	123,301	3,915,243	-0-	38,059	-0-	146,402	4,223,005
Valley Loan Corporation	500,300	199,071	73,162	460	-0-	-0-	772,993
Western Heritage Thrift and Loan Co.	481,345	7,207,473	542,456	511,448	1,731,557	348,907	10,823,186
	45,004,978	620,610,669	29,455,521	10,343,085	22,144,305	30,577,724	758,135,282

*American Investment Thrift in process of reactivating license.
Cottonwood Thrift and Loan in process of merging with Commerce First Thrift.

Liabilities

Name of Corporation	Thrift Certificates	Notes Payable	Other Liabilities	Stockholders Equity	Total Liabilities and Capital
Alpine First Financial	-0-	524,424	59,507	270,678	854,609
Alta Thrift & Loan Company	633,505	-0-	132,227	543,308	1,309,040
Avco Thrift	-0-	1,789,781	77,354	537,493	2,404,628
Basin Loans, Inc.	628,065	-0-	28,425	465,454	1,121,944
Capitol Thrift & Loan	10,000	8,993	7,660	1,035,615	1,062,268
Century Finance Co. of Kearns	-0-	287,653	809	752,820	1,041,282
Century Finance Co. of Main	-0-	191,013	1,732	207,481	400,226
Century Finance Co. of Tooele	-0-	-0-	368	559,921	660,289
Charter Thrift & Loan	5,108,736	26,169	230,345	584,992	5,950,242
Citicorp Person-to-Person Financial Center of Utah	88,330,465	52,042,174	4,084,055	22,957,543	167,414,237
Commerce Financial	24,780,920	1,624	1,164,607	3,820,801	29,767,952
Commercial Credit Plan, Inc.	16,966,971	1,828,499	69,914	3,004,630	21,870,014
Continental Thrift & Loan Co.	2,919,735	-0-	210,880	215,593	3,346,208
Copper State Thrift & Loan Co.	23,984,356	2,671,162	968,625	1,871,772	29,495,915
Deamer Finance Co.	-0-	156,146	-0-	57,912	214,058
FinanceAmerica Thrift Corp.	1,358,280	4,601,497	162,523	1,462,991	7,585,291
First Security Financial	87,876,485	1,926,454	7,741,771	17,967,607	115,512,317
First Thrift & Loan	264,212	173,859	273,528	914,182	1,625,781
Foothill Thrift & Loan	27,268,637	-0-	1,085,652	2,291,909	30,646,198
Frontier Finance Co.	-0-	307,805	20,766	222,317	550,888
General Acceptance Company dba Horizon Thrift & Loan	1,581,137	154,953	14,162	364,947	2,115,199
HFC Thrift, Inc.	368,576	300,000	230,010	2,540,921	3,439,907
Home Credit Thrift & Loan	4,282,234	-0-	242,645	553,350	5,048,229
Interlake Thrift	21,621,871	-0-	2,125,349	5,154,810	28,902,030
Intermountain Thrift & Loan	17,844,062	59,993	749,786	1,952,070	20,605,911
The Lockhart Company	89,557,661	-0-	5,406,166	14,778,171	109,741,998
Model Finance, Inc.	-0-	96,645	1,143	176,171	273,959
Moore Financial of Utah, Inc.	61,775,810	4,909,595	4,874,200	4,776,641	76,336,246
North Ogden Finance Co.	-0-	249,843	9,938	8,649	268,430
Overland Thrift & Loan	9,454,926	-0-	419,032	1,889,743	11,763,701
Peoples First Thrift - Provo	1,643,897	-0-	42,787	375,580	2,062,264
Peoples First Thrift - Midvale	1,885,625	-0-	143,708	436,612	2,465,945
Peoples First Thrift - Ogden	2,757,875	-0-	39,496	714,725	3,512,096
Peoples First Thrift - Riverdale	1,536,055	-0-	142,288	446,516	2,124,859
Peoples First Thrift - 7th East	3,720,537	-0-	147,516	1,273,184	5,141,237
Peoples First Thrift - State Street	3,099,539	-0-	3,095,468	1,243,684	7,438,691
Pioneer Thrift	2,304,762	-0-	14,361	776,395	3,095,518
St. George Thrift & Loan	3,534,437	-0-	217,113	289,638	4,041,188
Security Pacific Finance Money Center, Inc.	446,693	2,587,523	141,906	1,043,530	4,219,652
Sunset Finance Co.	-0-	135,836	500	38,590	174,926
Terrace Finance Co.	-0-	43,763	6,490	72,048	122,301
U. S. Thrift & Loan	18,743,669	2,857,548	338,279	3,590,313	25,529,809
United Thrift	739,055	10,000	48,871	360,689	1,158,615
Utah Financial Thrift	3,500,288	-0-	176,805	545,912	4,223,005
Valley Loan Corporation	-0-	503,747	15,038	254,208	772,993
Western Heritage Thrift & Loan	8,410,353	144,926	954,474	1,313,433	10,823,186
TOTALS	538,909,829	78,591,625	35,918,279	104,715,549	758,135,282

INDIVIDUAL REPORTS OF 53 INDUSTRIAL LOAN CORPORATIONS SHOWING CONDITION AS OF DECEMBER 31, 1983

NAME OF CORPORATION	ADJUSTED NET RECEIVABLES	CASH ON HAND & IN BANKS	REAL ESTATE LESS DEPRECIATION	FURNITURE, FIXTURES, & EQUIPMENT LESS DEPRECIATION	INVESTMENTS	DEFERRED CHARGES & PREPAID EXPENSES PLUS OTHER ASSETS	TOTAL ASSETS
ALPINE FIRST THRIFT	642,336	12,133	0	3,618	129,501	0	787,588
ALTA THRIFT AND LOAN	599,738	166,437	254,862	211,131	0	40,449	1,274,617
AMERICAN FIDELITY THRIFT	4,156,091	142,859	215,763	214,009	117,575	308,234	5,154,531
AMERICAN INVESTMENT THRIFT	7,192,374	68,938	0	82,665	0	8,700	7,352,677
ASSOCIATES FINANCIAL SERVICES CO. OF OGDEN, INC.	3,880,787	22,062	0	0	0		3,902,849
ASSOCIATES FINANCIAL SERVICES CO. OF ROY, INC.	2,735,906	7,175	0	0	0		2,743,081
AVCO THRIFT	2,249,336	1,200	120,679	8,622	0		2,380,036
BASIN LOANS, INC	954,146	101,738	4,023	3,700	0	29,579	1,093,186
CAPITAL THRIFT AND LOAN	962,236	62,813	0	0	0		1,045,051
CENTURY FINANCE CO. OF KEARNS	1,028,301	370	0	2,343	0	41	1,031,055
CENTURY FINANCE CO. OF MAIN	412,196	24,650	0	563	0	19	437,427
CENTURY FINANCE CO. OF TOOELE	445,783	1,384	0	847	0	97,210	545,224
CHAPTER THRIFT AND LOAN	3,878,422	352,596	176,425	305,994	51,000	379,267	5,145,708
CITICORP PERSON TO PERSON FINANCIAL CENTER OF UTAH	78,093,554	10,000	0	565,188	2,850,000	839,162	82,357,904
COMMERCE FIRST THRIFT	6,364,418	889,923	378,137	178,854	0	11,569	7,822,521
COMMERCIAL CREDIT PLAN	18,146,637	5,500	0	48,546	1,081,000	359,110	19,640,793
CONTINENTAL THRIFT AND LOAN	2,125,342	344,436	34,201	20,965	660,344	320,744	3,686,032
COPPER STATE THRIFT AND LOAN	19,426,744	1,089,297	952,772	260,876	0	308,392	22,038,081
COTTONWOOD THRIFT AND LOAN	14,916,534	553,451	281,627	527,473	171,117	1,476,494	18,326,896
DEAHER FINANCE CO.	129,250	222-	15,727	0	67,728	5,800	218,283
FINANCEAMERICA THRIFT CORP.	7,109,705	435,259	41,663	40,797	0	148,306	7,775,750
FIRST SECURITY FINANCIAL	88,997,961	2,881,500	7,495,562	1,733,029	7,900,000	2,199,793	111,207,845
FIRST THRIFT AND LOAN	679,448	140,906	186,393	10,227	91,467	238,016	1,546,461
FOOTHILL THRIFT AND LOAN	24,506,025	1,833,838	673,158	912,401	614,886	1,272,120	29,812,468
FRONTIER FINANCE CO.	537,529	797	0	1,668	0	1,502	542,096
HFC THRIFT, INC.	2,897,340	486,849	19,722	71,596	0	20,117	3,495,624
HOME CREDIT THRIFT & LOAN	4,914,068	555,191	0	264,104	0	50,802	5,784,165
HORIZON THRIFT & LOAN	1,472,082	80,104	151,535	47,808	2,805	14,271	1,773,605
INTERLAKE THRIFT	17,662,049	2,133,764	379,798	1,228,304	5,305,025	823,112	27,532,052
INTERMOUNTAIN THRIFT AND LOAN	16,510,240	1,797,535	35,787	821,676	11,496	464,873	19,640,927
THE LOCKHART CO.	76,757,540	15,754,050	4,346,627	364,967	3,740,566	2,040,003	109,023,753
MODEL FINANCE, INC.	306,747	93	18,000	0	0	18,919	343,759
MOORE FINANCIAL OF UTAH	56,136,872	3,521,414	3,635,956	3,049,519	822,798	12,173,396	79,341,955
MORTENSENS FINANCE COMPANY	1,667,388	6,857	0	9,312	0	8,553	1,692,110
NO. OGDEN FINANCE CO.	273,425	1,515	0	0	0		274,940

NAME OF CORPORATION	ADJUSTED NET RECEIVABLES	CASH ON HAND & IN BANKS	REAL ESTATE LESS DEPRECIATION	FURNITURE, FIXTURES, & EQUIPMENT LESS DEPRECIATION	INVESTMENTS	DEFERRED CHARGES & PREPAID EXPENSES PLUS OTHER ASSETS	TOTAL ASSETS
OVERLAND THRIFT AND LOAN	9,162,178	422,322	0	162,704	371,851	657,756	10,776,811
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-7TH E	3,258,063	1,659,934	0	1,098	0	3,537	4,922,632
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-MIDVALE	1,850,155	448,760	0	0	3,548	2,006	2,304,469
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-OGDEN	1,737,172	1,736,983	27,391	386	0	124	3,502,056
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-PROVO	1,300,662	700,023	0	3,540	0	37,777	2,042,002
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-RIVERDALE	1,792,128	95,426	0	28,685	0		1,916,239
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-STATE	3,026,924	1,276,678	82,855	453,524	2,160,000	7,422	7,007,403
PIONEER THRIFT	1,408,272	303,434	55,736	57,468	1,200,000	57,380	3,082,290
SECURITY PACIFIC FINANCE SYSTEMS, INC. dba SECURITY PACIFIC FINANCE MONEY CENTER, INC.	3,665,364	56,115	219,591	13,778	0	37,485	3,992,333
ST. GEORGE FINANCE dba ST. GEORGE THRIFT AND LOAN	3,463,965	229,983	0	29,174	0	131,453	3,854,575
SUNSET FINANCE CO.	179,650	151-	0	0	0		179,539
TERRACE FINANCE CO.	101,527	33-	0	0	25,343		126,837
U. S. THRIFT AND LOAN	20,405,414	780,223	1,088,724	386,917	0	102,249	22,763,527
UNITED THRIFT	741,355	217,411	157,699	61,076	16,000	6,122	1,199,863
UTAH FINANCIAL THRIFT	3,127,868	572,982	0	46,777	1,131,349	55,384	4,934,360
VALLEY FINANCE COMPANY, INC.	504,748	1,200	0	6,138	0	1,305	513,391
VALLEY LOAN CORPORATION	187,802	409,436	60,921	863	59,717		718,739
WESTERN HERITAGE THRIFT & LOAN	6,539,831	214,366	1,506,910	454,327	204,110	651,163	9,570,707
TOTALS	533,444,068	47,013,506	22,620,228	12,717,057	28,974,226	25,409,736	670,178,823

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDERS EQUITY	TOTAL LIABILITIES AND CAPITAL
ALPINE FIRST THRIFT	0	261,283	278,417	247,888	787,588
ALTA THRIFT AND LOAN	615,379	0	134,552	524,686	1,274,617
AMERICAN FIDELITY THRIFT	3,762,482	777,196	128,505	486,348	5,154,531
AMERICAN INVESTMENT THRIFT	5,948,786	0	257,821	1,146,070	7,352,677
ASSOCIATES FINANCIAL SERVICES CO. OF OGDEN, INC.	0	2,731,325	1,170	1,170,354	3,902,849
ASSOCIATES FINANCIAL SERVICES CO. OF ROY, INC.	0	2,048,116	588	694,377	2,743,081
AVCO THRIFT	0	1,816,618	49,136	514,282	2,380,036
BASIN LOANS, INC	584,778	22,000	29,524	456,864	1,093,186
CAPITOL THRIFT AND LOAN	10,000	26,993	0	1,006,058	1,045,051
CENTURY FINANCE CO. OF KEARNS	0	316,107	304	714,644	1,031,055
CENTURY FINANCE CO. OF MAIN	0	240,558	152	196,677	437,427
CENTURY FINANCE CO. OF TOOELE	0	0	486	544,738	545,224
CHARTER THRIFT AND LOAN	4,165,909	29,666	333,167	616,966	5,145,708
CITICORP PERSON TO PERSON FINANCIAL CENTER OF UTAH	53,220,003	3,508,379	3,431,448	22,198,074	82,357,904
COMMERCE FIRST THRIFT	6,573,824	0	476,546	772,151	7,822,521
COMMERCIAL CREDIT PLAN	14,198,502	2,252,059	71,139	3,119,093	19,640,793
CONTINENTAL THRIFT AND LOAN	3,183,505	0	216,311	286,216	3,686,032
COPPER STATE THRIFT AND LOAN	19,335,053	183,256	741,080	1,778,692	22,038,081
COTTONWOOD THRIFT AND LOAN	15,930,730	5,735	908,374	1,482,053	18,326,896
DEAMER FINANCE CO.	0	87,761	67,211	63,311	218,283
FINANCEAMERICA THRIFT CORP.	2,369,332	3,675,152	253,246	1,478,020	7,775,750
FIRST SECURITY FINANCIAL	83,011,565	1,136,070	8,553,367	18,506,843	111,207,845
FIRST THRIFT AND LOAN	242,349	228,176	165,775	910,161	1,546,461
FOOTHILL THRIFT AND LOAN	26,252,181	200,000	1,102,153	2,258,134	29,812,468
FRONTIER FINANCE CO.	0	312,088	21,358	208,650	542,096
HFC THRIFT, INC.	607,861	250,000	170,708	2,467,055	3,495,624
HOME CREDIT THRIFT & LOAN	5,072,804	0	136,026	575,335	5,784,165
HORIZON THRIFT & LOAN	1,448,875	3,469	112,591	208,670	1,773,605
INTERLAKE THRIFT	20,093,382	0	1,961,294	5,477,376	27,532,052
INTERMOUNTAIN THRIFT AND LOAN	16,633,166	61,663	837,902	1,908,196	19,640,927
THE LOCKHART CO.	90,032,411	0	4,161,722	14,829,620	109,023,753
MODEL FINANCE, INC.	0	186,166	2,980	154,613	343,759
MOORE FINANCIAL OF UTAH	66,371,174	1,684,595	6,018,726	5,267,460	79,341,955
MORTENSENS FINANCE COMPANY	0	762,827	201,277	728,006	1,692,110
NO. OGDEN FINANCE CO.	0	224,714	34,839	15,387	274,940

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDERS EQUITY	TOTAL LIABILITIES AND CAPITAL
OVERLAND THRIFT AND LOAN	7,878,757	635,739	322,995	1,939,320	10,776,811
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-7TH E	3,628,929	0	115,445	1,178,258	4,922,632
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-MIDVALE	1,732,814	0	139,835	431,820	2,304,469
PEOPLES FIRST THRIFT-OGDEN	2,805,304	0	13,461	683,291	3,502,056
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-PROVO	1,613,784	0	42,518	385,700	2,042,002
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-RIVERDALE	1,397,752	0	97,339	421,148	1,916,239
PEOPLES FINANCE & THRIFT CO. dba PEOPLES FIRST THRIFT-STATE ST.	2,857,132	0	2,820,335	1,329,536	7,007,403
PIONEER THRIFT	2,271,789	0	30,059	780,442	3,082,290
ST. GEORGE FINANCE dba ST. GEORGE THRIFT & LOAN	3,279,609	100,000	209,259	265,707	3,854,575
SECURITY PACIFIC FINANCE SYSTEMS, INC. dba SECURITY PACIFIC FINANCE MONEY CENTER, INC.	453,261	2,254,241	235,367	1,049,464	3,992,333
SUNSET FINANCE CO.	0	117,207	18,629	43,703	179,539
TERRACE FINANCE CO.	0	48,891	659	77,287	126,837
U. S. THRIFT AND LOAN	15,808,297	3,841,865	106,260-	3,219,645	22,763,527
UNITED THRIFT	754,505	0	88,061	357,297	1,199,863
UTAH FINANCIAL THRIFT	4,235,262	0	197,151	501,947	4,934,360
VALLEY FINANCE COMPANY, INC.	0	371,419	12,266	129,706	513,391
VALLEY LOAN CORPORATION	0	469,345	1,261	248,133	718,739
WESTERN HERITAGE THRIFT & LOAN	7,511,617	6,350	948,725	1,104,015	9,570,707
TOTALS	496,092,863	30,879,033	36,047,020	107,159,907	670,178,823

CONSOLIDATED STATEMENT

OF

ANNUAL REPORTS OF INDUSTRIAL LOAN CORPORATIONS

AND BRANCHES

	56 Corporations 56 Branches	53 Corporations 56 Branches
ASSETS	December 31, 1982	December 31, 1983
Cash on hand and in banks	45,402,250	58,600,954
Adjusted net receivables	474,516,067	533,390,069
Real estate (net of depreciation)		
Used in business	4,451,040	5,978,747
Held for resale	25,555,406	21,661,146
Other real estate	637,828	1,893,799
Furniture, Fixtures and Equipment (net of depreciation)	9,031,359	5,695,177
Investments in and loans to affiliates	4,790,460	8,948,540
Other investments (at lower of cost or market)	10,464,777	8,851,167
Deferred charges and prepaid expense	1,074,438	1,178,237
Other Assets	29,216,841	23,980,987
TOTAL ASSETS	605,140,466	670,178,823
LIABILITIES AND CAPITAL		
Thrift certificates	387,267,077	496,092,863
Notes Payable	83,682,378	41,211,685
Other liabilities	23,016,351	18,521,322
Subordinated notes and debentures	6,493,150	7,193,046
Capital stock	36,644,507	18,421,041
Surplus	56,786,532	83,005,671
Undivided Profits	11,054,471	5,693,940
Reserve for contingencies	196,000	39,255
TOTAL LIABILITIES AND CAPITAL	605,140,466	670,178,823

INDUSTRIAL LOAN CORPORATIONS
STATEMENT OF INCOME AND EXPENSE

INCOME	December 31, 1982	December 31, 1983
Interest and discount on receivables	66,226,486	80,213,808
Income on investments	3,347,291	6,532,985
Insurance commissions earned	539,570	559,978
Extension collections and late charges	1,281,510	1,089,449
Rental income	527,206	431,093
Gain on sale of real property	99,229	(17,749)
Other income	1,282,138	2,240,727
TOTAL INCOME	73,303,430	91,050,291
EXPENSE		
Salaries and bonuses	7,505,628	10,014,416
Advertising and public relations	1,428,272	1,431,689
Legal expense	548,487	1,083,015
Audit and accounting services	614,892	570,737
Rent and utilities	2,075,368	2,363,854
Taxes (other than income)	468,215	657,808
Depreciation and amortization	1,019,313	1,431,811
Provision for losses	4,749,611	4,693,063
Other operating expense	9,939,887	18,092,962
Total expense (before interest and income tax expense)	28,349,673	40,340,355
Income before interest and income tax expense	44,953,757	50,709,936
Interest expense	41,891,115	56,370,881
Income before income tax expense	3,062,642	(5,660,945)
Federal and state income taxes	1,361,035	1,658,961
Net Income	1,701,607	(4,001,984)

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Model Finance, Inc.	Ogden	Weber	1966	J. F. Kenny	H. M. Kenny	H. M. Kenny
Moore Financial of Utah	Salt Lake	Salt Lake	1959	J. Michael Holt	Robert Gross	Richard P. Lake
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
North Ogden Finance Company	Ogden	Weber	1965	M. J. Deamer	Kay Hansen	
Overland Thrift and Loan	Salt Lake	Salt Lake	1978	Gordon R. Tauberheim	Gordon R. Tauberheim	Gordon R. Tauberheim
Peoples Finance & Thrift Co. dba Peoples Finance & Thrift Co. of Ogden	Ogden	Weber	1968	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba Peoples Finance & Thrift Co.-Riverdale	Ogden	Weber	1968	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba Peoples First Thrift Co. of Provo	Provo	Utah	1973	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba Peoples First Thrift of Salt Lake County	Midvale	Salt Lake	1973	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba Peoples First Thrift	Salt Lake	Salt Lake	1924	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba Peoples First Thrift	Salt Lake	Salt Lake	1962	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Pioneer Thrift	Salt Lake	Salt Lake	1980	Richard R. Nelson	Kelly McQuaid	
St. George Finance dba St. George Thrift and Loan	St. George	Washington	1977	Carlene A. Olson	Nicholas D. Hammer	H. Val Hafen
Security Pacific Finance Corporation dba Security Pacific Finance Money Center, Inc.	Midvale	Salt Lake	1980	Kenneth H. Proctor	Richard P. McManus	Charles G. Dahl
Sunset Finance Company	Ogden	Weber	1966	M. J. Deamer	Jack Hill	Jody Deamer
Terrace Finance Company	Ogden	Weber	1966	M. J. Deamer	Kay Hansen	Sandra Montano
United Thrift	Orem	Utah	1977	Burkley L. Bunker	Mark Williams	
U. S. Thrift and Loan	Salt Lake	Salt Lake	1969	Keith H. Miles	T. C. McCamey	Paul M. DeVore
Branch	American Fork	Utah				
Branch	Logan	Cache				
Branch	Spanish Fork	Utah				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
Branch	Moab	Grand				

INDUSTRIAL LOAN CORPORATIONS
IN LIQUIDATION

BONNEVILLE THRIFT

The final disposition of the assets of Bonneville Thrift was made on November 30, 1983, to the creditors of Bonneville Thrift, and to pay legal fees. Disbursement of the assets were as follows, based on the 6-30-83 statement:

Cash: Due on Demand from Banks	
$ 7,474.41	$ 2,000.00 - Dept. of Financial Institutions
	4,241.30 - Green, Callister & Nebeker
	892.26 - Industrial Loan Guaranty Corp.
	340.85 - Other creditors
Money Market Certificate	
$29,995.47	29,995.47 - Industrial Loan Guaranty Corp.
Real Estate Contracts (Park Ridge (4))	
34,754.22	34,754.22 - Industrial Loan Guaranty Corp. and Harold Bennett
$72,224.10	$72,224.10

CREDIT UNIONS

STATE OF UTAH

CREDIT UNIONS
As of June 30, 1984

Name of Credit Union	City	County	Date Chartered	President
A. F. Hospital 170 North 1100 East	American Fork	Utah	1964	Shirley Allshouse
Acorn P.O. Box 25012	Salt Lake City	Salt Lake	1940	Barbara Ynchausti
Airport Employees 4543 South 5080 West	Salt Lake City	Salt Lake	1965	Dennis G. Nelson
Alpine P.O. Box 217	Orem	Utah	1955	Jay L. Stokes
American First P.O. Box 9199	Ogden	Weber	1939	James J. Dawson
AMCOR Employees 2255 South 2700 West	Ogden	Weber	1959	Craig Phillips
American Linen Supply Company's 33 East 600 South	Salt Lake City	Salt Lake	1950	Lucile P. Barta
American Paper Employees P.O. Box 30038	Salt Lake City	Salt Lake	1959	Ted H. Weese
Associated P.O. Box 30430	Salt Lake City	Salt Lake	1954	M. Ben West
Auto Employees 955 West 2900 South	Salt Lake City	Salt Lake	1973	Deal Griggs
Bailey, Inc. 308 West Third South	Salt Lake City	Salt Lake	1963	Weldon J. Richman
Bear River Valley Co-op Main Highway, P. O. Box 86	Corinne	Box Elder	1954	Joyce S. Nelson
Beehive State Employees 1467 South Main	Salt Lake City	Salt Lake	1954	Walter J. Wickens
Bennett's Employees P.O. Box 1320	Salt Lake City	Salt Lake	1950	Hazel B. Rimmasch
Big Valley 10462 Weeping Willow	Murray	Salt Lake	1978	Pat W. Taggart

Blue Cross Blue Shield Employees P.O. Box 30270	Salt Lake City	Salt Lake	1961	Susan Bushman
Boise Cascade Employees Intermountain P.O. Box 1530	Salt Lake City	Salt Lake	1941	Lois Grant
Bridgerland 410 North 2nd West	Hyrum	Cache	1980	Michael K. Presser
Brotherhood of Railway Clerks Union Pacific Depot, Rm. 102	Salt Lake City	Salt Lake	1934	L. S. Blunk
Browning Employees Route 1	Morgan	Morgan	1964	Sherrie L. Buonocore
Buehner Employees 5200 South Main	Murray	Salt Lake	1963	Michio Sugiyama
CDP Credit Association P.O. Box 15065	Salt Lake City	Salt Lake	1957	Robert W. Budd
Carbon P.O. Box 719	Price	Carbon	1968	Richard A. Bracken
Carbon Freight Line Employees 1735 South 300 West	Salt Lake City	Salt Lake	1948	Nancy Pecharich
Castleton's 2340 South 900 West	Salt Lake City	Salt Lake	1973	Diane B. Mower
Catholic Community 1380 West Indiana Ave.	Salt Lake City	Salt Lake	1980	Joe Zvonek
Cedar P.O. Box 862	Cedar City	Iron	1959	Rex Michie
CEE P. O. Box 6242	Salt Lake City	Salt Lake	1979	Tonie Marie Foote
Chevron Saltair P.O. Box 360	Salt Lake City	Salt Lake	1956	Darlyne Aguilar
Chevron West P.O. Box 25117	Salt Lake City	Salt Lake	1950	Douglas G. Gurr
Coca-Cola Employees P. O. Box 1647	Salt Lake City	Salt Lake	1964	Jay W. Olson
Columbia Iron Mines P.O. Box 721	Cedar City	Iron	1944	Cheree Paddock
Construction Trades 2261 So. Redwood Rd., Ste. 14	Salt Lake City	Salt Lake		Evan Hansen
Corporate Central P.O. Box 27433	Salt Lake City	Salt Lake	1978	Wayne F. Barnes
Cottonwood Hospital 5770 South Third East	Murray	Salt Lake	1963	Judith W. Meyers
Cummins Diesel Employees 3602 South 6470 West	West Valley City	Salt Lake	1955	Gayla T. Petty

Name of Credit Union	City	County	Date Chartered	President
Cyprus 3505 South 8400 West	Magna	Salt Lake	1935	Sandra J. Hutchings
D&RGW Employees (Helper) P.O. Box 120	Helper	Carbon	1937	Lorene A. Smith
Davis 56 East 200 North	Kaysville	Davis	1957	Bonnie R. Heywood
Davis Schools 225 South 200 West	Farmington	Davis	1956	Neale G. Davis
Deseret News Employees P.O. Box 26042	Salt Lake City	Salt Lake	1946	Sher Wismer
Doctors 6100 So. 300 East, #303	Murray	Salt Lake	1983	Mary Jane Kunz
Duchesne P.O. Box 1585	Roosevelt	Duchesne	1960	Ralph T. Hill, Jr.
EIMAC S. L. Employees 1678 So. Pioneer Road	Salt Lake City	Salt Lake	1980	Mary Ann Sparenberg
EIMCO 444 South 300 West, Ste. 210	Salt Lake City	Salt Lake	1948	Monia DelaBern
Employees Quality Linen 1024 South 2nd West	Salt Lake City	Salt Lake	1962	Ralph Bahr
Employees Granite Mill & Fixture Co. P.O. Box 16086	Salt Lake City	Salt Lake	1954	Tami Anderson
Employment Security Employees P. O. Box 11249	Salt Lake City	Salt Lake	1940	Klare S. Oliver
EMSCO 2200 South 7th East	Salt Lake city	Salt Lake	1955	Eloise Goodyear
Exchange P.O. Box 11364	Salt Lake City	Salt Lake	1952	Holly G. Anderson

Federated 3514 Meadowbrook Dr.	Salt Lake City	Salt Lake	1966	Doral Bellon
Fur Breeders Agriculture Co-op P.O. Box 295	Midvale	Salt Lake	1965	Loraine Jenkins
GSL P.O. Box 1190	Ogden	Weber	1971	Bruce Wood
Galigher Employees 830 South 500 West	Salt Lake City	Salt Lake	1953	C. Lee Vance
Garfield 9024 West 2700 West	Magna	Salt Lake	1950	Gerald Hepper
Garkane P.O. Box 748	Richfield	Sevier	1975	Christine Jensen
Grand County P.O. Box 1047	Moab	Grand	1957	Grace Eastin
Granite District 441 East 3900 South	Salt Lake City	Salt Lake	1935	Carl M. Stott
Hafer's Employees 1563 South 300 West	Salt Lake City	Salt Lake	1960	Loyd C. Taylor
Health Care 535 East 400 South	Salt Lake City	Salt Lake	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977	Salt Lake City	Salt Lake	1973	Brent R. W. Holmes
Hi-Land 700 Vine Street	Murray	Salt Lake	1957	Janice Mitchell
Horse Canyon Employees P. O. Box 1048	Dragerton	Carbon	1950	Yvonne Jensen
Hotel Utah Employees 75 West South Temple	Salt Lake City	Salt Lake	1937	Erma Jensen
Industrial Supply 1635 South 300 West	Salt Lake City	Salt Lake	1964	J. Frank Milner
Ireco Employees 8600 South 3000 West	West Jordan	Salt Lake	1964	Samuel O. Stock
Iron County Educators P.O. Box 1033	Cedar City	Iron	1968	Andrew R. Olds

Name of Credit Union	City	County	Date Chartered	President
Jelco 1977 West North Temple	Salt Lake City	Salt Lake	1973	Carolyn M. Benson
Jordan 1288 South 4th East	Sandy	Salt Lake	1950	Joy Dean Thurman
K. G. 531 South State	Salt Lake City	Salt Lake	1957	Tom Castles
Kaiser Steel P.O. Box F	Sunnyside	Carbon	1948	Bettie M. Casella
Kenway 515 East 100 South	Salt Lake City	Salt Lake	1975	Scott Gillespie
L. D. S. Church Employees 147 North 200 West	Salt Lake City	Salt Lake	1955	N. Keith Carroll
Lehi Works Employees P.O. Box 97	American Fork	Utah	1965	Bud B. Ormond
Linford P.O. Box 419	Salt Lake City	Salt Lake	1970	Robert H. Lemaistre
Logan Cache Rich 75 South 1st West	Logan	Cache	1963	Ray Jorgensen
Logan City Employees 61 West 1st North	Logan	Cache	1939	Venal Jones
M.E.A. 44 South First West	Fillmore	Millard	1956	M. Dean Bennett
McBee Systems P. O. Box 1191	Ogden	Weber	1959	Carol Noe
McKay-Dee Hospital P.O. Box 9370	Ogden	Weber	1954	Brenda Freeman
Meadow Gold Employees P.O. Box 2490	Salt Lake City	Salt Lake	1936	Kathryn Dell
Milford Railroad P.O. Box 736 (Depot)	Milford	Beaver	1977	Wayne A. McCulley

Moroni Feed P. O. Box 50	Moroni	Sanpete	1969	Mar Dye
Mt. States Steel P.O. Box M	Provo	Utah	1968	Jim Stoneman
Murray City 167 East 6100 South #E	Murray	Salt Lake	1959	Lane D. Layton
Murray School District 110 East 5600 South	Murray	Salt Lake	1955	Thomas D. Hofeling
National J.A.C.L. P.O. Box 1721	Salt Lake City	Salt Lake	1943	Terrell T. Nagata
Nebo 40 South Main	Spanish Fork	Utah	1956	Donald W. Parker
Nephi Community 325 North 200 West	Nephi	Juab	1976	W. Frank Pew
Newspaper Employees 601 Tribune Bldg.	Salt Lake City	Salt Lake	1931	Lona M. Gruettner
Northwest P.O. Box 1526	Salt Lake City	Salt Lake	1974	Calvin R. Michels
Ogden Clinic 4650 Harrison Blvd.	Ogden	Weber	1963	Gay Lynn Johnson
Ogden Government Employees P.O. Box 68	Ogden	Weber	1930	Robert L. Bringhurst
Ogden Municipal Employees 2555 Grant Avenue	Ogden	Weber	1948	Carrie L. Stewart
Ogden Railway Employees P. O. Box 1111	Ogden	Weber	1966	Monte M. Call
Ogden Teachers 1163 - 30th Street	Ogden	Weber	1932	Claire A. Nielsen
Operating Engineers 64 East 6400 South	Murray			Diane Sorensen
Orem Postal Box 304	Orem	Utah	1954	James E. Twitchell
Pacific Pipe P.O. Box 166	Springville	Utah	1954	Sherman E. Huff
Peoples Electric Power 8722 So. 300 West	Sandy	Utah		James W. Webb, Sr.

Name of Credit Union	City	County	Date Chartered	President
Phillips Wasatch P. O. Box 666	Bountiful	Davis	1940	Robin C. Carbaugh
Pioneer 1799 So. Pioneer Road	Salt Lake City	Salt Lake	1957	Fred S. Rico
Pioneer Valley 3460 South 4155 West	Granger		1964	Boyd N. Simper
Piping Contractors 669 South Second East	Salt Lake City	Salt Lake	1964	Avard W. Booth
Pittsburg-Des Moines Employees 750 South 550 East	Provo	Utah	1957	Joseph M. Richmond
Plumbers & Steamfitters Local #19 1717 South Redwood Road	Salt Lake City	Salt Lake	1980	Vanene C. McShane
Postal Credit Union 1717 South Redwood Road	Salt Lake City	Salt Lake	1939	Richard K. Robinson
Presto 1210 East 2nd South	Lewiston	Cache	1977	Mary Ann Preece
Primary Hospital 320 - 12th Ave.	Salt Lake City	Salt Lake	1955	Sharon Balle
Pro of Utah 647 West 3560 South #1	Salt Lake City	Salt Lake	1978	Paul F. Ashton
Provo City Employees P.O. Box 1849	Provo	Utah	1941	David L. Nielsen
Provo Police & Fire Dept. 601 W. Columbia Lane	Provo	Utah	1949	Reed T. Lindsay
Provo Postal Employees 232 West Center	Provo	Utah	1961	William V. Oldroyd
Provo Railroad P.O. Box 25	Provo	Utah	1943	Larry E. Gardner
Provo School District 200 West 909 North	Provo	Utah	1956	Sheldon C. Schofield
Pyke 1367 South 700 West	Salt Lake City	Salt Lake	1977	Evvie Tyson
Rail-Ops 37 West 1700 South	Salt Lake City	Salt Lake	1966	Marc Mikkelson
Rick Warner Ford 1935 South Main	Salt Lake City	Salt Lake	1976	Phyllis J. Dreyfuss

Safeway Employees P.O. Box 15775	Salt Lake City	Salt Lake	1974	Grant Behrmann
Salt Lake Board of Realtors 2970 East 3300 South	Salt Lake City	Salt Lake	1962	Gerald P. Werrett
Salt Lake City Employees 1360 South Main	Salt Lake City	Salt Lake	1941	Ronald W. Smith
Salt Lake City Firemen's 124 West 1400 South	Salt Lake City	Salt Lake	1929	Steven G. Leffler
Salt Lake City Water Dept. Employees 1530 Jefferson St.	Salt Lake City	Salt Lake	1937	Mildred E. Burningham
Salt Lake County Employees 54 West 2100 South, Suite #1	Salt Lake City	Salt Lake	1956	Jeannine M. Green
Salt Lake Police 450 East 900 South	Salt Lake City	Salt Lake	1931	Donald Niederhauser
Salt Lake Schools 454 East 300 South	Salt Lake City	Salt Lake	1979	Steven M. Nelson
Salt Workers AMF Box 22054	Saltair	Salt Lake	1958	Ray A. Christensen
San Juan P.O. Box 199	Blanding	San Juan	1963	Wilbur J. Eubanks
Schreiber Employees 885 North 600 West	Logan	Cache	1978	Kenneth R. McDaniel
S E A 440 East 2nd North	Salina	Sevier	1957	Dee Wayne Jolley
Snowbird Employees P.O. Box 3	Snowbird	Salt Lake	1976	Candace C. Shugart
Sorensen Employees 4455 Atherton Drive	Salt Lake City	Salt Lake	1967	Joanne R. Gines
South Davis 390 So. Main	Bountiful	Davis	1964	Gordon H. Weed
South Salt Lake 2500 South State	Salt Lake City	Salt Lake	1954	Donna H. Heddlesten
South Sanpete Box 471	Ephraim	Sanpete	1956	G. Stanley Black
Southwest Industrial Area 5754 Wood Circle	Murray	Salt Lake	1956	Veva C. Andersen

Name of Credit Union	City	County	Date Chartered	President
Standard Optical P.O. Box 1394	Salt Lake City	Salt Lake	1962	Ann Connell
Strong 5177 South 1950 West	Ogden	Weber	1971	Sharon L Oleson
Sweet's Employees 220 South 2nd West	Salt Lake City	Salt Lake	1971	John Hille, Sr.
Tanner Employees 1930 South State	Salt Lake City	Salt Lake	1957	Lynn Beckman
Texas Gulf Potash Employees P.O. Box 265	Moab	Grand	1967	Grace Eastin
Thiokol Employees P.O. Box 647	Brigham City	Box Elder	1958	Rose Byington
Tooele County Schools 123 North 1st West	Tooele	Tooele	1956	Mary A. Orme
Treasury 465 South 400 West	Salt Lake City	Salt lake	1948	Scott R. Sloan
Tri County Box 98	Circleville	Piute	1972	Nick Reynolds
Tri-Steel 653 West 100 South	Orem	Utah	1972	Lorilee E. Rowley
UCB P.O. Box 11007	Salt Lake City	Salt Lake	1975	Max Goudriaan
U.M.T.A. P.O. Box 25094	Salt Lake City	Salt Lake	1957	Steven C. Andersen
U.N.D.C. 27 South 100 East	Blanding	San Juan	1976	Greg Johansen
U.O.A. P.O. Box 1394	Salt Lake City	Salt Lake	1954	G. Raymond Fehr
UP & L P.O. Box 311	Ogden	Weber	1974	Glen E. Morby
UPC 4198 South 755 East	Salt Lake City	Salt Lake	1951	Alfred R. Matern
U. Ph. A. 1062 East 21st South	Salt Lake City	Salt Lake	1963	C. Neil Jensen

UTELCU P.O. Box 11506	Salt Lake City	Salt Lake	1936	Lowell S. Baggaley
U. S. Fuel P.O. Box 1004	Price	Carbon	1953	Glade E. Williams
Uintah P.O. Box 232	Vernal	Uintah	1955	Electa J. Caldwell
Uintah Basin 855 East 200 North (112-9)	Roosevelt	Duchesne	1954	Ralph Thomas Hill, Jr.
University of Utah P. O. Box 8025	Salt Lake City	Salt Lake	1956	Phil Janovak
Utah Associations 1578 W. 1700 So.	Salt Lake City	Salt Lake		Fred J. Nydegger
Utah Central #25 East 1700 South	Salt Lake City	Salt Lake	1940	Mary W. Damron
Utah Chiropractors 3129 South Main	Salt Lake City	Salt Lake	1966	Allen T. Billeter
Utah Copper Employees 117 E. State Highway	Bingham Canyon	Salt Lake	1940	Barbara Coward
Utah Furniture Association 825 E. Three Fountains, Circle 9	Salt Lake City	Salt Lake	1952	Ruby B. Clifton
Utah Oil Workers Ten West Broadway, Suite 521	Salt Lake City	Salt Lake	1936	Therza Mauss
Utah Power and Light Employees P.O. Box 899	Salt Lake City	Salt Lake	1935	Harvey D. Francis
Utah Prison Employees P.O. Box 250	Draper	Salt Lake	1954	Ruth Reed
Utah Schools for the Deaf and Blind 846 - 20th Street	Ogden	Weber	1957	Blaine L. Seamons
Utah Sportswear Employees P.O. Box 86	Spanish Fork	Utah	1965	Karen Cheney
Utah State Employees 660 South 2nd East	Salt Lake City	Salt Lake	1955	Grant B. Clayburn
Utah State University P. O. Box 1195, UMC 01	Logan	Cache	1957	Dennis Child

Name of Credit Union	City	County	Date Chartered	President
Utah Technical College 4600 So. Redwood Road	Salt Lake City	Salt Lake	1972	Dana H. Van Dyke
Utah Transit P. O. Box 15471	Salt Lake City	Salt Lake	1973	Mildred E. Burningham
Utah Valley 310 No. 100 West	Provo	Utah	1953	Ron L. Canto
Utahmo 669 South 2nd East	Salt Lake City	Salt Lake	1959	Avard W. Booth
Valtek P.O. Box 2200	Springville	Utah	1974	Richard A. Nelson
WASCO P.O. Box 184	Heber City	Wasatch	1959	Grant M. Patch
Water and Sanitation Employees 1400 East 7000 South	Murray	Salt Lake	1961	W. Michael Smith
Weber School District 1935 West 4800 South	Roy	Davis	1979	Richard C. Freeman
Western District P.O. Box 1041	East Carbon	Carbon	1967	Mary S. Stevenson
Wholesale Plumbing Supply P.O. Box 15794	Salt Lake City	Salt Lake	1964	Shelly D. Visser
Wright's Employees 285 East 900 South	Prove	Utah		Gaylon H. Ashby
Wycoff Employees 2225 South 500 East, #16	Salt Lake City	Salt Lake	1959	Catherine Allison
Young Employees P.O. Box 604	Richfield	Sevier	1979	LuAna P. Nielson

CREDIT UNIONS - July 1, 1984 - 182

CREDIT UNIONS - June 30, 1983 -187

CREDIT UNIONS APPROVED DURING PERIOD

Name of Credit Union	Date
Doctors Credit Union	1-4-84

DISSOLUTIONS

First Unitarian Church Credit Union	8-5-83
Jordan Meat Employees Credit Union	8-5-83
St. Rose of Lima Credit Union	3-31-84
Utah Club Managers Credit Union	3-31-84
Southern Utah Credit Union	6-30-84
Oil Marketers Credit Union	6-30-84

MERGERS

None

CHANGES IN NAME

Utah Retail Grocers to Utah Associations	11-14-83
Federal Employees to America First	4-30-84
E. A. Miller & Sons to Bridgerland	4-23-84
LeVoy's Employees to Sorenson Employees	2-22-84
Valley West Hospital to Pioneer Valley	4-30-84

FOREIGN CREDIT UNIONS WITH BRANCHES IN UTAH

Operating Engineers

CONSOLIDATED STATEMENT OF 182 CREDIT UNIONS AS OF JUNE 30, 1984
(IN THOUSANDS)

ASSETS	CASH ON HAND & IN BANKS	OTHER INVESTMENTS	NET LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
A. F. HOSPITAL	5	1	214	-0-	-0-	-0-	220
ACORN	16	12	1,207	-0-	12	2	1,249
AIRPORT EMPLOYEES		1	18	-0-	-0-	1	20
ALPINE	542	3,919	8,998	207	49	69	13,784
AMCOR	34		256	-0-	-0-	2	292
AMERICA FIRST	(340)	110,444	180,969	8,289	1,302	4,639	305,303
AMERICAN LINEN SUPPLY	6	1	106	-0-	-0-	-0-	113
AMERICAN PAPER SUPPLY	1	48	59	-0-	-0-	-0-	108
ASSOCIATED	107	403	2,107	-0-	2	12	2,631
AUTO EMPLOYEES	10	65	152	-0-	-0-	3	230
BAILEY, INC	7	109	477	-0-	1	-0-	594
BEAR RIVER VALLEY	10	30	238	-0-	-0-	-0-	278
BEEHIVE STATE EMPLOYEES	108	2,528	14,347	850	451	194	18,478
BENNETT'S EMPLOYEES	2	7	175	-0-	1	-0-	185
BIG VALLEY	1	34	326	-0-	1	9	371
BLUE CROSS BLUE SHIELD	163	-0-	1,121	-0-	15	18	1,317
BOISE CASCADE EMPLOYEES	22	12	189	-0-	-0-	1	224
BRIDGERLAND	3	2	95	-0-	-0-	-0-	100
BROTHERHOOD OF RAILWAY CLERKS	169	125	3,270	-0-	-0-	76	3,640
BROWNING EMPLOYEES	6	19	319	-0-	-0-	1	345
BUEHNER EMPLOYEES	17	63	295	-0-	-0-	38	413
CARBON	1	70	2,818	88	61	5	3,043
CARBON FREIGHT LINE	13	78	371	-0-	-0-	1	463
CASTLETONS	2	-0-	67	-0-	-0-	2	71
CATHOLIC COMMUNITY	10	404	484	-0-	-0-	4	902
CDP CREDIT ASSOCIATION	287	1,755	3,091	112	109	76	5,430
CEDAR	(7)	10	758	-0-	16	-0-	777
CEE	8	-0-	98	-0-	-0-	1	107
CHEVRON SALTAIR	23	190	417	-0-	-0-	-0-	630
CHEVRON-WEST	165	1,159	6,418	-0-	53	69	7,864
COCA-COLA EMPLOYEES	11	32	165	-0-	-0-	1	209
COLUMBIA IRON MINE EMPLOYEES	8	66	145	-0-	-0-	1	220
CONSTRUCTION TRADES	28	268	1,897	40	10	3	2,246
CORPORATE CENTRAL	3,461	74,584	5,369	-0-	19	1,678	85,111
COTTONWOOD HOSPITAL	21	1,222	2,377	-0-	63	32	3,715
CUMMINS DIESEL	6	5	321	-0-	-0-	-0-	332
CYPRUS	858	17,940	32,791	1,410	293	375	53,667
D&RGW EMPLOYEES	21	366	1,647	-0-	4	130	2,168
DAVIS	6	133	472	1	-0-	-0-	612
DAVIS SCHOOLS	137	489	11,271	705	142	158	12,902
DESERET NEWS EMPLOYEES	9	118	1,809	-0-	12	37	1,985
DOCTORS	21	12	393	-0-	-0-	4	430
DUCHESNE		103	249	-0-	1	1	354
EATON-KENWAY	11	40	173	-0-	-0-	-0-	224
EIMAC S. L. EMPLOYEES	25	824	1,551	-0-	5	51	2,456
EINCO	45	407	1,168	-0-	-0-	30	1,650
EMP. GRANITE MILL & FIXTURE	11	22	97	-0-	-0-	-0-	130
EMPLOYEES QUALITY LINEN	3	1	92	-0-	-0-	-0-	96
EMPLOYMENT SECURITY EMPLOYEES	18	881	3,563	-0-	11	3	4,476
EMSCO	18	62	139	-0-	-0-	-0-	219
EXCHANGE	30	68	588	-0-	-0-	5	691
FEDERATED	13	169	396	-0-	1	3	582
FUR BREEDERS	5	5	21	-0-	-0-	-0-	31
GALIGHER	12	11	694	-0-	25	14	756
GARFIELD	57	1,134	7,147	97	69	91	8,595
GARKANE	3	11	108	-0-	-0-	-0-	122
GRAND COUNTY	56	203	587	-0-	8	3	857
GRANITE DISTRICT	(24)	6,377	25,277	1,647	305	391	33,963
GSL	45	51	130	-0-	-0-	-0-	226
HAFER'S EMPLOYEES	11	30	60	-0-	-0-	1	102
HEALTH CARE	25	148	6,306	-0-	38	116	6,633
HERCULES	408	3,136	8,734	393	88	57	12,816
HI-LAND	2	115	2,343	-0-	-0-	14	2,474
HORSE CANYON EMPLOYEES	3	320	452		4	11	790
HOTEL UTAH EMPLOYEES	14	744	257	-0-	8	12	1,035
INDUSTRIAL SUPPLY	3	2	132	-0-	-0-	1	138
IWECO	-0-	50	291	-0-	5	1	347
IRON COUNTY EDUCATORS	(9)	24	1,482	-0-	-0-	35	1,532
JELCO	25	17	66	-0-	-0-	(1)	107
JORDAN	(50)	2,660	8,829	209	116	-0-	11,764
K. G.	3	-0-	35	-0-	-0-	-0-	38
KAISER STEEL	25	300	1,100	-0-	5	33	1,463
LDS CHURCH EMPLOYEES	455	9,734	15,244	587	254	314	26,588
LEHI WORKS EMPLOYEES	7	29	439	-0-	1	2	478
LINFORD	5	24	56	-0-	2	-0-	87
LOGAN CACHE RICH	22	166	1,446	-0-	-0-	-0-	1,634
LOGAN CITY EMPLOYEES	10	-0-	342	-0-	-0-	2	354
MCBEE SYSTEMS	16	2	326	-0-	-0-	-0-	344
MCKAY-DEE HOSPITAL	174	1,088	6,592	15	-0-	38	7,907
M.E.A.	267	750	6,519	360	133	170	8,199

(IN THOUSANDS)

LIABILITIES	ACCOUNTS PAYABLE	OTHER LIABILITIES	DIVIDENDS PAYABLE	DEPOSITS	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIAB./EQUITY
A. F. HOSPITAL	-0-	-0-	-0-	-0-	-0-	185	18	17	-0-	220
ACORN	2	156	-0-	-0-	-0-	1,021	19	34	16	1,248
AIRPORT EMPLOYEES	-0-	7	-0-	-0-	-0-	11	1	1		20
ALPINE	50	(11)	-0-	-0-	1,681	10,745	418	641	261	13,785
AMCOR	-0-	-0-	-0-	-0-	-0-	281	6	6	-0-	293
AMERICA FIRST	306	48	1,506	-0-	15,302	266,931	1,217	9,366	10,627	305,303
AMERICAN LINEN SUPPLY	-0-	1	-0-	-0-	-0-	83	17	13	-0-	114
AMERICAN PAPER SUPPLY	-0-	-0-	-0-	-0-	-0-	92	11	6	-0-	109
ASSOCIATED	-0-	-0-	100	-0-	51	2,209	85	139	45	2,629
AUTO EMPLOYEES	-0-	10	-0-	-0-	-0-	197	8	15	-0-	230
BAILEY, INC	-0-	-0-	-0-	-0-	-0-	511	47	36	-0-	594
BEAR RIVER VALLEY	-0-	-0-	-0-	-0-	-0-	207	39	20	11	277
BEEHIVE STATE EMPLOYEES	181	5	-0-	-0-	643	16,280	782	580	9	18,480
BENNETT'S EMPLOYEES	-0-	45	-0-	-0-	-0-	127	-0-	10	3	185
BIG VALLEY	-0-	17	-0-	21	-0-	305	15	12	-0-	370
BLUE CROSS BLUE SHIELD	2	6	-0-	-0-	-0-	1,254	25	30	-0-	1,317
BOISE CASCADE EMPLOYEES	-0-	10	-0-	-0-	-0-	188	11	14	-0-	223
BRIDGERLAND	-0-	10	-0-	-0-	-0-	87	-0-	2	2	101
BROTHERHOOD OF RAILWAY CLERKS	-0-	4	-0-	-0-	75	3,171	254	136	-0-	3,640
BROWNING EMPLOYEES	2	-0-	-0-	-0-	-0-	315	8	19	-0-	344
BUEHNER EMPLOYEES	5	-0-	-0-	-0-	164	218	11	15	-0-	413
CARBON	5	200	-0-	-0-	425	2,308	13	91	-0-	3,042
CARBON FREIGHT LINE	1	-0-	13	-0-	-0-	374	17	44	15	464
CASTLETONS	-0-	4	-0-	-0-	-0-	65	2	-0-	-0-	71
CATHOLIC COMMUNITY	5	1	11	-0-	-0-	822	18	46	-0-	903
CDP CREDIT ASSOCIATION	24	214	-0-	-0-	431	4,671	7	62	20	5,429
CEDAR	1	109	-0-	255	-0-	374	5	33	-0-	777
C.E.E.	-0-	-0-	-0-	-0-	96	4	3	4	-0-	107
CHEVRON SALTAIR	-0-	-0-	-0-	-0-	-0-	574	9	36	12	631
CHEVRON-WEST	3	108	-0-	-0-	443	6,884	25	320	80	7,863
COCA-COLA EMPLOYEES	-0-	-0-	-0-	-0-	-0-	187	10	2	8	207
COLUMBIA IRON MINE EMPLOYEES	-0-	-0-	-0-	-0-	-0-	168	34	19	-0-	221
CONSTRUCTION TRADES	4	1	-0-	-0-	-0-	2,112	49	79	-0-	2,245
CORPORATE CENTRAL	8	1,186	1,241	-0-	-0-	82,057	203	365	50	85,110
COTTONWOOD HOSPITAL	2	-0-	-0-	-0-	212	3,365	29	98	8	3,714
CUMMINS DIESEL	-0-	-0-	-0-	-0-	-0-	281	27	24	-0-	332
CYPRUS	240	-0-	-0-	-0-	2,804	45,932	2,780	1,707	204	53,667
D&RGW EMPLOYEES	5	1	-0-	-0-	-0-	2,115	19	28	-0-	2,168
DAVIS	-0-	-0-	21	-0-	-0-	518	46	28	-0-	613
DAVIS SCHOOLS	138	-0-	-0-	-0-	1,127	10,729	439	468	-0-	12,901
DESERET NEWS EMPLOYEES	1	20	18	-0-	-0-	1,876	22	48	-0-	1,985
DOCTORS	-0-	-0-	-0-	-0-	192	230	7	-0-	-0-	429
DUCHESNE	-0-	-0-	6	-0-	-0-	329	2	14	4	355
EATON-KENWAY	-0-	1	3	-0-	-0-	202	6	9	3	224
EIMAC S. L. EMPLOYEES	-0-	529	25	-0-	111	1,663	43	86	-0-	2,457
EIMCO	3	-0-	-0-	-0-	-0-	1,538	13	94	1	1,649
EMP. GRANITE MILL & FIXTURE	-0-	-0-	3	-0-	-0-	94	18	11	3	129
EMPLOYEES QUALITY LINEN	-0-	-0-	-0-	-0-	-0-	84	3	9	-0-	96
EMPLOYMENT SECURITY EMPLOYEES	8	-0-	-0-	-0-	211	3,878	201	164	14	4,476
EMSCO	-0-	-0-	-0-	-0-	-0-	159	39	16	5	219
EXCHANGE	-0-	-0-	-0-	-0-	-0-	647	2	42	-0-	691
FEDERATED	-0-	-0-	-0-	-0-	-0-	468	61	32	21	582
FUR BREEDERS	-0-	-0-	-0-	-0-	-0-	28	1	1	1	31
GALLIGHER	-0-	-0-	-0-	-0-	-0-	682	5	15	54	756
GARFIELD	28	-0-	-0-	-0-	143	8,026	168	219	10	8,594
GARKANE	-0-	-0-	-0-	-0-	-0-	118	1	3	-0-	122
GRAND COUNTY	7	-0-	22	120	-0-	634	41	22	11	857
GRANITE DISTRICT	126	-0-	-0-	-0-	5,333	26,671	98	1,041	693	33,962
GSL	-0-	-0-	-0-	-0-	-0-	219	3	5	-0-	227
HAFER'S EMPLOYEES	-0-	-0-	-0-	-0-	-0-	98	-0-	5	-0-	103
HEALTH CARE	24	239	-0-	-0-	337	5,688	59	137	151	6,635
HERCULES	132	-0-	-0-	-0-	1,334	10,363	239	616	131	12,815
HI-LAND	23	-0-	-0-	-0-	-0-	2,161	123	145	21	2,473
HORSE CANYON EMPLOYEES	1	-0-	-0-	-0-	-0-	690	42	56	-0-	789
HOTEL UTAH EMPLOYEES	-0-	-0-	-0-	-0-	-0-	992	16	26	1	1,035
INDUSTRIAL SUPPLY	6	12	-0-	-0-	-0-	90	15	15	-0-	138
IRECO	-0-	-0-	6	-0-	-0-	332	3	6	-0-	347
IRON COUNTY EDUCATORS	-0-	150	1	-0-	-0-	1,185	57	78	60	1,531
JELCO	-0-	-0-	-0-	-0-	-0-	101	2	5	-0-	108
JORDAN	122	-0-	-0-	-0-	436	10,260	448	402	97	11,765
K. G.	-0-	-0-	-0-	-0-	-0-	35	3	-0-	-0-	38
KAISER STEEL	-0-	-0-	-0-	-0-	-0-	1,375	36	52	-0-	1,463
LDS CHURCH EMPLOYEES	176	-0-	327	-0-	3,835	21,768	92	348	41	26,587
LEHI WORKS EMPLOYEES	-0-	9	-0-	223	-0-	201	18	26	-0-	477
LINFORD	-0-	-0-	1	-0-	-0-	80	3	3	-0-	87
LOGAN CACHE RICH	-0-	-0-	-0-	1	-0-	1,352	202	78	2	1,635
LOGAN CITY EMPLOYEES	-0-	-0-	-0-	-0-	-0-	318	3	32	-0-	353
MCBEE SYSTEMS	-0-	15	-0-	-0-	-0-	288	13	27	-0-	343
MCKAY-DEE HOSPITAL	84	-0-	64	-0-	623	6,757	80	176	124	7,908
M.E.A.	9	-0-	127	-0-	762	6,928	70	303	-0-	8,199

ASSETS	HAND & IN BANKS	OTHER INVESTMENTS	NET LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
MEADOW GOLD EMPLOYEES	7	-0-	1,337	-0-	-0-	6	1,350
MILFORD RAILROAD	19	389	1,525	85	29	174	2,221
MORONI FEED	45	416	1,596	-0-	8	22	2,087
MT. STATES STEEL	5	36	137	-0-	-0-	1	179
MURRAY CITY EMPLOYEES	20	14	2,261	99	37	17	2,448
MURRAY SCHOOL DISTRICT	33	485	2,456	14	17	27	3,032
NATIONAL J.A.C.L.	-0-	427	5,390	73	10	44	5,944
NEBO	24	122	3,511	-0-	13	30	3,700
NEPHI COMMUNITY	2	1	31	-0-	-0-	-0-	34
NEWSPAPER EMPLOYEES	(12)	977	2,233	-0-	38	3	3,239
NORTHWEST	155	2,396	11,670	-0-	51	60	14,332
OGDEN CLINIC	18	1	92	-0-	-0-	1	112
OGDEN GOVERNMENT EMPLOYEES	164	3,115	14,067	464	166	110	18,086
OGDEN MUNICIPAL EIMPLOYEES	263	1,224	6,280	-0-	20	30	7,817
OGDEN TEACHERS	(3)	429	2,272	-0-	2	38	2,738
OGDEN RAILWAY	2,914	21,770	38,254	1,901	382	414	65,635
OREM POSTAL	-0-	7	395	-0-	1	1	404
PACIFIC PIPE	52	634	1,984	30	34	4	2,738
PEOPLES ELECTRIC POWER	(1)	-0-	101	-0-	-0-	1	101
PHILLIPS-WASATCH	13	892	1,224	-0-	-0-	9	2,138
PIONEER	204	685	6,327	296	131	115	7,758
PIONEER VALLEY	8	3	217	-0-	6	-0-	234
PIPING CONTRACTERS	-0-	13	242	-0-	-0-	-0-	255
PITTSBURG-DES MOINES	(1)	38	78	-0-	-0-	-0-	115
PLUMBERS & STEAMFITTERS	161	566	2,191	5	34	10	2,967
POSTAL	311	78	4,483	846	134	20	5,872
PRESTO	(2)	-0-	106	-0-	-0-	-0-	104
PRIMARY HOSPITAL	(25)	96	954	-0-	31	-0-	1,056
PRO OF UTAH	1	11	182	10	-0-	-0-	204
PROVO CITY EMPLOYEES	13	9	1,010	-0-	4	9	1,045
PROVO POLICE & FIRE DEPT	6	-0-	733	-0-	-0-	3	742
PROVO POSTAL	38	-0-	1,650	-0-	13	2	1,703
PROVO RAILROAD	78	88	3,428	60	6	4	3,664
PROVO SCHOOL DISTRICT	-0-	720	3,812	112	46	4	4,694
PYKE	26	68	170	1	-0-	3	268
RAIL OPS	138	3,938	10,647	461	142	377	15,703
RICK WARNER FORD	4	4	361	-0-	4	-0-	373
S. L. BOARD OF REALTORS	26	12	492	-0-	1	-0-	531
SAFEWAY	309	3,347	8,315	276	69	32	12,348
SALT LAKE CITY EMPLOYEES	139	2,751	11,537	204	168	66	14,865
SALT LAKE CITY FIREMENS	50	584	4,455	53	11	55	5,208
SALT LAKE CITY WATER DEPT.	2	69	437	-0-	6	4	518
SALT LAKE COUNTY EMPLOYEES	66	180	2,110	-0-	27	27	2,410
SALT LAKE POLICE	37	1,128	3,652	196	101	13	5,127
SALT LAKE SCHOOLS	266	2,185	5,624	252	41	121	8,489
SALT WORKERS	9	3	323	-0-	-0-	-0-	335
SAN JUAN	8	11	298	-0-	-0-	2	319
SCHREIBER EMPLOYEES	3	2	373	-0-	-0-	-0-	378
SEA	63	20	732	-0-	13	7	835
SNOWBIRD EMPLOYEES	76	14	286	-0-	16	-0-	392
SORENSEN EMPLOYEES	22	37	837	-0-	15	2	913
SOUTH DAVIS	131	762	4,419	154	70	22	5,558
SOUTH SALT LAKE	7	25	83	-0-	-0-	2	117
SOUTH SANPETE	12	49	185	-0-	-0-	1	247
SOUTHWEST INDUSTRIAL AREA	4	28	124	-0-	-0-	-0-	156
STANDARD OPTICAL	13	28	65	-0-	-0-	-0-	106
STRONG	1	-0-	43	-0-	-0-	1	45
SWEET'S	4	5	84	-0-	-0-	-0-	93
TANNER	67	112	354	-0-	8	3	544
TEXAS GULF POTASH EMPLOYEES	2	21	199	-0-	-0-	2	224
THIOKOL EMPLOYEES	407	344	3,987	65	32	16	4,851
TOOELE COUNTY SCHOOLS	59	224	797	4	-0-	3	1,087
TREASURY	19	41	2,510	-0-	-0-	3	2,573
TRI COUNTY	3	1	129	-0-	-0-	-0-	133
TRI-STEEL	3	-0-	30	-0-	-0-	1	34
UCB	2	15	65	-0-	-0-	-0-	82
U.M.T.A.	63	338	3,901	136	26	122	4,586
U.N.D.C.	3	-0-	155	-0-	1	-0-	159
U.O.A.	1	25	151	-0-	-0-	1	178
U P & L OGDEN	56	80	1,419	-0-	-0-	4	1,559
UPC	5	11	96	-0-	-0-	-0-	112
U. S. FUEL	134	80	2,361	4	55	11	2,645
UINTAH	1	12	420	-0-	-0-	4	437
UINTAH BASIN		62	77	-0-	-0-	-0-	139
UNIVERSITY OF UTAH	761	10,055	20,369	587	478	314	32,564
U. PH. A.	4	10	283	-0-	-0-	6	303
UTAH ASSOCIATIONS	215	99	1,613	-0-	73	10	2,010
UTAH CENTRAL	499	5,482	19,445	796	130	299	26,651
UTAH CHIROPRACTORS	21	-0-	254	-0-	-0-	2	277
UTAH COPPER EMPLOYEES	463	5,186	6,559	8	12	64	12,292
UTAH FURNITURE ASSOCIATION	8	40	502	-0-	-0-	-0-	550
UTAH OIL WORKERS	29	2,778	4,133	-0-	-0-	-0-	6,940
UTAH POWER & LIGHT EMPLOYEES	(7)	2,421	11,149	-0-	3	77	13,643

LIABILITIES	ACCOUNTS PAYABLE	OTHER LIABILITIES	DIVIDENDS PAYABLE	DEPOSITS	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIAB./EQUITY
MEADOW GOLD EMPLOYEES	2	-0-	-0-	-0-	-0-	960	64	94	230	1,350
MILFORD RAILROAD	33	7	-0-	985	59	1,078	2	56	-0-	2,220
MORONI FEED	-0-	-0-	-0-	111	-0-	1,779	113	76	7	2,086
MT. STATES STEEL	-0-	-0-	-0-	-0-	-0-	162	7	10	-0-	179
MURRAY CITY EMPLOYEES	23	314	-0-	-0-	81	1,897	27	82	24	2,448
MURRAY SCHOOL DISTRICT	23	27	-0-	1,626	-0-	1,276	1	44	34	3,031
NATIONAL J.A.C.L.	40	1	-0-	-0-	-0-	5,298	156	369	80	5,944
NEBO	1	-0-	-0-	-0-	-0-	3,140	346	213	-0-	3,700
NEPHI COMMUNITY	-0-	-0-	-0-	-0-	-0-	29	1	4	-0-	34
NEWSPAPER EMPLOYEES	-0-	2	39	-0-	-0-	2,980	59	125	33	3,238
NORTHWEST	10	-0-	-0-	-0-	624	13,211	70	417	-0-	14,332
OGDEN CLINIC	-0-	8	-0-	-0-	-0-	97	11	11	(16)	111
OGDEN GOVERNMENT EMPLOYEES	64	(11)	196	-0-	796	15,753	485	754	50	18,087
OGDEN MUNICIPAL EMPLOYEES	15	-0-	90	-0-	255	6,980	251	225	-0-	7,816
OGDEN TEACHERS	7	-0-	-0-	-0-	-0-	2,450	82	191	7	2,737
OGDEN RAILWAY	654	3	485	-0-	4,335	55,514	1,186	2,231	1,225	65,633
OREM POSTAL	-0-	65	-0-	-0-	-0-	311	14	15	-0-	405
PACIFIC PIPE	- 5	-0-	-0-	784	-0-	1,746	52	96	55	2,738
PEOPLES ELECTRIC POWER	-0-	1	-0-	1	-0-	98	-0-	1	-0-	101
PHILLIPS-WASATCH	-0-	-0-	-0-	-0-	-0-	2,055	23	59	-0-	2,137
PIONEER	50	10	-0-	-0-	1,491	5,723	58	428	-0-	7,760
PIONEER VALLEY	-0-	40	-0-	-0-	-0-	172	2	18	2	234
PIPING CONTRACTERS	-0-	7	3	-0-	-0-	199	17	29	-0-	255
PITTSBURG-DES MOINES EMPLOYEES	-0-	1	-0-	-0-	-0-	106	1	7	-0-	115
PLUMBERS & STEAMFITTERS	4	-0-	-0-	-0-	142	2,609	-0-	136	77	2,968
POSTAL	63	944	-0-	1,577	348	3,288	(501)	150	-0-	5,869
PRESTO	-0-	20	-0-	-0-	-0-	78	5	-0-	1	104
PRIMARY HOSPITAL	6	-0-	8	-0-	-0-	996	18	27	-0-	1,055
PRO OF UTAH	1	21	-0-	-0-	-0-	168	2	13	-0-	205
PROVO CITY EMPLOYEES	-0-	15	20	-0-	-0-	964	10	35	-0-	1,044
PROVO POLICE & FIRE DEPT	-0-	4	30	-0-	-0-	653	5	49	2	743
PROVO POSTAL	3	-0-	-0-	-0-	-0-	1,278	298	125	-0-	1,704
PROVO RAILROAD	1	-0-	-0-	-0-	82	3,318	123	140	-0-	3,664
PROVO SCHOOL DISTRICT	-0-	1	-0-	-0-	-0-	4,326	51	230	87	4,695
PYKE	-0-	-0-	-0-	-0-	-0-	254	5	4	6	269
RAIL OPS	100	29	-0-	-0-	743	14,242	355	116	118	15,703
RICK WARNER FORD	-0-	10	-0-	-0-	-0-	332	1	28	1	372
S. L. BOARD OF REALTORS	-0-	-0-	-0-	-0-	-0-	478	28	24	-0-	530
SAFEWAY	107	15	-0-	-0-	484	10,241	313	581	609	12,350
SALT LAKE CITY EMPLOYEES	-0-	42	94	-0-	917	12,685	685	441	3	14,867
SALT LAKE CITY FIREMENS	25	-0-	-0-	-0-	159	4,381	196	442	5	5,208
SALT LAKE CITY WATER DEPT.	1	-0-	-0-	-0-	-0-	491	5	21	1	519
SALT LAKE COUNTY EMPLOYEES	-0-	-0-	-0-	-0-	-0-	2,200	96	113	1	2,410
SALT LAKE POLICE	58	-0-	-0-	-0-	179	4,626	90	175	-0-	5,128
SALT LAKE SCHOOLS	8	10	-0-	236	375	6,961	102	422	374	8,488
SALT WORKERS	-0-	-0-	-0-	-0-	-0-	224	99	11	-0-	334
SAN JUAN	-0-	-0-	-0-	71	-0-	230	1	14	3	319
SCHREIBER EMPLOYEES	-0-	-0-	-0-	-0-	-0-	368	5	5	-0-	378
SEA	-0-	-0-	-0-	-0-	-0-	768	6	51	10	835
SNOWBIRD EMPLOYEES	2	-0-	-0-	-0-	-0-	374	8	6	1	391
SORENSEN EMPLOYEES	-0-	-0-	-0-	-0-	-0-	834	25	42	11	912
SOUTH DAVIS	12	-0-	-0-	-0-	428	4,825	78	216	-0-	5,559
SOUTH SALT LAKE	-0-	-0-	-0-	-0-	-0-	96	9	7	4	116
SOUTH SANPETE	-0-	-0-	-0-	-0-	-0-	208	21	18	-0-	247
SOUTHWEST INDUSTRIAL AREA	-0-	-0-	-0-	-0-	-0-	144	5	8	-0-	157
STANDARD OPTICAL	-0-	-0-	-0-	-0-	-0-	86	11	9	-0-	106
STRONG	-0-	-0-	-0-	-0-	-0-	40	2	2	-0-	44
SWEET'S EMPLOYEES	-0-	-0-	-0-	-0-	-0-	84	3	4	2	93
TANNER	-0-	1	-0-	-0-	-0-	529	10	5	-0-	545
TEXAS GULF POTASH EMPLOYEES	2	-0-	6	-0-	-0-	166	24	16	10	224
THIOKOL EMPLOYEES	1	4	8	-0-	-0-	4,319	17	265	240	4,854
TOOELE COUNTY SCHOOLS	-0-	-0-	-0-	-0-	-0-	998	28	59	-0-	1,085
TREASURY	21	13	-0-	-0-	-0-	2,198	194	147	-0-	2,573
TRI COUNTY	-0-	-0-	-0-	-0-	-0-	99	1	13	20	133
TRI-STEEL	-0-	-0-	-0-	-0-	-0-	29	2	2	-0-	33
UCB	-0-	-0-	-0-	-0-	-0-	71	5	5	1	82
U.M.T.A.	17	8	47	384	75	3,836	64	156	-0-	4,587
U.N.D.C.	-0-	-0-	-0-	-0-	-0-	96	6	7	50	159
U.O.A.	-0-	-0-	-0-	118	-0-	46	5	10	-0-	179
U P & L OGDEN	1	-0-	28	-0-	-0-	1,395	44	91	-0-	1,559
UPC	-0-	-0-	-0-	-0-	-0-	75	24	14	-0-	113
U. S. FUEL	38	-1	-0-	1,162	252	1,296	10	10	(121)	2,646
UINTAH	1	26	-0-	26	-0-	336	16	30	1	436
UINTAH BASIN	-0-	-0-	2	-0-	-0-	121	6	7	4	140
UNIVERSITY OF UTAH	31	159	-0-	-0-	12,328	18,546	(20)	713	808	32,565
U. PH. A.	2	20	-0-	-0-	-0-	250	6	23	2	303
UTAH ASSOCIATIONS	3	5	-0-	-0-	132	1,658	113	100	-0-	2,011
UTAH CENTRAL	155	-0-	-0-	3,991	728	20,539	422	682	134	26,651
UTAH CHIROPRACTORS	-0-	20	-0-	-0-	-0-	215	6	36	-0-	277
UTAH COPPER EMPLOYEES	36	1	-0-	-0-	-0-	11,456	259	539	-0-	12,291
UTAH FURNITURE ASSOCIATION	5	1	-0-	-0-	-0-	496	19	31	-0-	552
UTAH OIL WORKERS	4	-0-	-0-	-0-	-0-	5,268	272	433	963	6,940
UTAH POWER & LIGHT EMPLOYEES	4	217	315	-0-	-0-	12,519	74	515	-0-	13,644

ASSETS	CASH & IN BANKS	OTHER INVESTMENTS	NET LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
UTAH PRISON EMPLOYEES	-0-	15	1,037	-0-	15	-0-	1,067
UTAH SCHOOLS FOR DEAF & BLIND	10	46	391	-0-	1	-0-	448
UTAH SPORTSWEAR	3	8	11	-0-	-0-	-0-	22
UTAH STATE EMPLOYEES	4,265	12,564	71,487	9,023	844	1,332	99,515
UTAH STATE UNIVERSITY	1,032	3,248	13,660	385	179	13	18,517
UTAH TECHNICAL COLLEGE	2	2	110	-0-	-0-	1	115
UTAH TRANSIT	3	9	225	-0-	-0-	3	240
UTAH VALLEY	41	325	1,693	151	47	47	2,304
UTAMMO	10	21	100	-0-	-0-	-0-	131
UTELCU	1,273	13,817	74,766	2,461	814	1,401	94,532
VALTEK	4	2	107	-0-	-0-	2	115
WASCO	37	551	781	-0-	13	6	1,388
WATER & SANITATION	6	2	304	-0-	1	-0-	313
WEBER SHCOOL DISTRICT	262	1,406	7,039	80	60	124	8,971
WESTERN DISTRICT	35	665	908	16	9	20	1,653
WHOLESALE PLUMBING SUPPLY	15	11	230	-0-	-0-	-0-	256
WRIGHT'S EMPLOYEES	1	5	17	-0-	-0-	-0-	23
WYCOFF EMPLOYEES	3	6	445	-0-	1	1	456
YOUNG EMPLOYEES	13	126	132	-0-	-0-	1	272
TOTALS*	23,490	357,585	823,429	34,322	8,396	14,812	1,262,034

*Due to rounding, columns may not total.

FOREIGN CREDIT UNIONS WITH BRANCHES IN UTAH

OPERATING ENGINEERS	(805)	54	34,508	1,304	354	1,266	90,608

LIABILITIES	ACCOUNTS PAYABLE	OTHER LIABILITIES	DIVIDENDS PAYABLE	DEPOSITS	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIAB./EQUITY
UTAH PRISON EMPLOYEES	-0-	54	-0-	-0-	-0-	909	42	63	-0-	1,068
UTAH SCHOOLS FOR DEAF & BLIND	-0-	-0-	-0-	-0-	-0-	415	7	26	-0-	448
UTAH SPORTSWEAR	-0-	-0-	-0-	-0-	-0-	18	2	1	-0-	21
UTAH STATE EMPLOYEES	585	-0-	361	-0-	8,295	89,959	24	229	63	99,516
UTAH STATE UNIVERSITY	(799)	961	-0-	-0-	5,594	12,177	103	432	48	18,516
UTAH TECHNICAL COLLEGE	-0-	-0-	-0-	-0-	-0-	109	4	3	-0-	116
UTAH TRANSIT	-0-	23	-0-	-0-	-0-	217	-0-	-0-	-0-	240
UTAH VALLEY	10	1	30	-0-	183	1,975	1	77	26	2,303
UTAHMO	-0-	-0-	3	-0-	-0-	115	3	10	-0-	131
UTELCU	206	1,289	-0-	-0-	5,132	78,803	3,884	3,889	1,329	94,532
VALTEK	-0-	26	-0-	-0-	-0-	80	6	5	-0-	117
WASCO	-0-	-0-	-0-	-0-	-0-	1,295	44	49	-0-	1,388
WATER & SANITATION	1	-0-	-0-	-0-	-0-	289	11	13	-0-	314
WEBER SHCOOL DISTRICT	78	-0-	71	-0-	301	7,508	660	333	20	8,971
WESTERN DISTRICT	-0-	3	-0-	-0-	-0-	1,533	17	101	-0-	1,654
WHOLESALE PLUMBING SUPPLY	2	54	-0-	-0-	-0-	159	27	14	-0-	256
WRIGHT'S EMPLOYEES	-0-	5	-0-	-0-	-0-	18	-0-	-0-	-0-	23
WYCOFF EMPLOYEES	4	84	3	-0-	-0-	342	4	15	3	455
YOUNG EMPLOYEES	2	-0-	9	-0-	-0-	239	13	7	4	274
TOTALS	3,465	7,666	5,343	11,692	81,289	1,075,147	20,632	37,329	19,471	1,262,034
OPERATING ENGINEERS	338	498	3,445	-0-	-0-	79,387	4,034	2,522	384	90,608

TOTAL ASSETS FOR 184 CREDIT UNIONS

AS OF

DECEMBER 31, 1983

CREDIT UNION	TOTAL ASSETS
A. F. HOSPITAL	220,951
ACORN	967,248
AIRPORT EMPLOYEES	11,776
ALPINE	11,113,029
AMCOR	282,944
AMERICAN LINEN SUPPLY	116,047
AMERICAN PAPER & SUPPLY	88,952
ASSOCIATED	2,346,452
AUTO EMPLOYEES	212,991
BAILEY, INC	602,485
BEAR RIVER VALLEY	276,222
BEEHIVE STATE EMPLOYEES	17,187,240
BENNETT'S EMPLOYEES	175,219
BIG VALLEY	293,091
BLUE CROSS BLUE SHIELD	1,193,246
BOISE CASCADE EMPLOYEES INTERMOUNTAIN	216,288
BROTHERHOOD OF RAILWAY CLERKS	3,361,633
BROWNING EMPLOYEES	326,017
BUEHNER EMPLOYEES	369,290
C.E.E.	97,676
CARBON	2,469,296
CARBON FREIGHT LINE EMPLOYEES	469,265
CASTLETONS	73,622
CATHOLIC COMMUNITY	830,389
CDP CREDIT ASSOCIATION	4,800,639
CEDAR	736,570
CHEVRON-WEST	6,638,615
CHEVRON SALTAIR	614,403
COCA-COLA EMPLOYEES	196,254
COLUMBIA IRON MINE EMPLOYEES	220,031
CONSTRUCTION TRADES	2,202,553
CORPORATE CENTRAL	91,763,330
COTTONWOOD HOSPITAL	3,246,218
CUMMINS DIESEL	320,748
CYPRUS	47,167,798
D&RGW EMPLOYEES	2,158,942
DAVIS	596,746
DAVIS SCHOOLS	12,014,199
DESERET NEWS EMPLOYEES	1,571,530
DUCHESNE	291,326
E. A. MILLER & SONS	67,148
EATON KENWAY	207,934
EIMAC S. L. EMPLOYEES	2,236,519
EIMCO	1,673,408
EMPLOYEES CREDIT UNION GRANITE MILL & FIXTURE	124,849
EMPLOYEES QUALITY LINEN	87,425
EMPLOYMENT SECURITY EMPLOYEES	4,051,851
EMSCO	210,913
EXCHANGE	614,922
FEDERAL EMPLOYEES	276,245,803
FEDERATED	601,235
FUR BREEDERS	32,201
GALIGHER	761,252
GARFIELD	6,688,856
GARKANE	129,950
GRAND COUNTY	814,259
GRANITE DISTRICT	29,507,000
GSL	206,374
HAFER'S EMPLOYEES	92,736
HEALTH CARE	5,879,029
HERCULES	11,633,039
HI-LAND	2,297,494
HORSE CANYON EMPLOYEES	842,906

CREDIT UNION	TOTAL ASSETS
HOTEL UTAH EMPLOYEES	1,029,351
INDUSTRIAL SUPPLY	131,688
IRECO	328,093
IRON COUNTY EDUCATORS	1,326,906
JELCO	94,320
JORDAN	9,917,988
K. G.	42,387
KAISER STEEL	1,488,878
LDS CHURCH EMPLOYEES	23,314,702
LEHI WORKS EMPLOYEES	448,204
LEVOY'S	813,675
LINFORD	68,352
LOGAN CACHE RICH	1,444,801
LOGAN CITY EMPLOYEES	347,886
M.E.A.	7,617,761
MCBEE SYSTEMS	325,642
MCKAY-DEE HOSPITAL	6,676,974
MEADOW GOLD EMPLOYEES	1,327,307
MILFORD RAILROAD	2,118,955
MORONI FEED	1,892,758
MT. STATES STEEL	134,316
MURRAY CITY EMPLOYEES	2,095,520
MURRAY SCHOOL DISTRICT	3,011,654
NATIONAL J.A.C.L.	5,757,493
NEBO	3,566,013
NEPHI COMMUNITY	36,298
NEWSPAPER EMPLOYEES	3,015,309
NORTH WEST	10,356,238
OGDEN GOVERNMENT EMPLOYEES	16,426,532
OGDEN MUNICIPAL EMPLOYEES	5,816,848
OGDEN CLINIC	104,780
OGDEN RAILWAY	61,020,569
OGDEN TEACHERS	2,559,250
OIL MARKETERS	212,365
OREM POSTAL	382,803
PACIFIC PIPE	2,471,758
PEOPLES ELECTRIC POWER	92,300
PHILLIPS-WASATCH	1,830,776
PIONEER	8,214,048
PIONEER VALLEY HOSPITAL	215,929
PIPING CONTRACTERS	232,511
PITTSBURG-DES MOINES	119,812
PLUMBERS & STEAMFITTERS LOC. 19	2,868,071
POSTAL	6,086,245
PRESTO	105,223
PRIMARY HOSPITAL	928,314
PRO OF UTAH	190,829
PROVO CITY EMPLOYEES	1,025,941
PROVO POLICE & FIRE DEPT	698,931
PROVO POSTAL	1,486,987
PROVO RAILROAD	3,408,525
PROVO SCHOOL DISTRICT	3,934,313
PYKE	258,393
RAIL OPS	14,378,198
RICK WARNER FORD	339,337
S. L. BOARD OF REALTORS	535,283
SAFEWAY	11,248,912
SALT LAKE CITY EMPLOYEES	13,281,340
SALT LAKE COUNTY EMPLOYEES	2,331,180
SALT LAKE POLICE	4,401,146
SALT LAKE SCHOOLS	8,324,399
SALT WORKERS	332,126
SAN JUAN	309,975
SCHREIBER	265,941
SEA	793,693
SLC FIREMEN'S	4,713,772
SLC WATER DEPT.	509,657
SNOWBIRD EMPLOYEES	337,765
SOUTH DAVIS	4,568,572

CREDIT UNION	TOTAL ASSETS
SOUTH SALT LAKE	116,482
SOUTH SANPETE	223,379
SOUTHWEST INDUSTRIAL AREA	147,716
ST. ROSE OF LIMA	24,731
STANDARD OPTICAL	97,233
STRONG	40,897
SWEET'S	92,356
TANNER	516,788
TEXAS GULF POTASH EMPLOYEES	224,602
THIOKOL EMPLOYEES	4,596,871
TOOELE COUNTY SCHOOLS	994,666
TREASURY	2,436,750
TRI COUNTY	138,930
TRI-STEEL	34,482
U. S. FUEL	2,712,629
U.M.T.A.	4,235,816
U.N.D.C.	161,859
U.O.A.	199,582
UCB	71,900
UINTAH	417,909
UINTAH BASIN	142,474
UNIVERSITY OF UTAH	29,546,574
UP&L OGDEN	1,463,307
UPC	114,203
UPhA	284,456
UTAH ASSOCIATIONS	1,858,678
UTAH CENTRAL	25,091,905
UTAH CHIROPRACTORS	345,682
UTAH CLUB MANAGERS ASSOCIATION	30,631
UTAH COPPER EMPLOYEES	11,450,290
UTAH FURNITURE ASSOCIATION	547,623
UTAH OIL WORKERS	6,816,489
UTAH POWER & LIGHT EMPLOYEES	12,079,701
UTAH PRISON EMPLOYEES	969,393
UTAH SCHOOLS FOR DEAF & BLIND	443,546
UTAH SPORTSWEAR	16,395
UTAH STATE EMPLOYEES	92,357,739
UTAH STATE UNIVERSITY	17,972,403
UTAH TECHNICAL COLLEGE	110,929
UTAH TRANSIT	200,684
UTAH VALLEY	2,065,873
UTAHMC	137,343
UTELCU	82,941,079
VALTEK	111,572
WASCO	1,321,339
WATER & SANITATION	294,296
WEBER SCHOOL DISTRICT	7,661,282
WESTERN DISTRICT	1,663,222
WHOLESALE PLUMBING SUPPLY	290,721
WRIGHT'S EMPLOYEES	15,164
WYCOFF EMPLOYEES	457,331
YOUNG EMPLOYEES	358,219
TOTAL ASSETS	1,158,035,225

CONSOLIDATED STATEMENT
OF
ANNUAL REPORT OF 184 CREDIT UNIONS
AS OF DECEMBER 31, 1983

ASSETS:		
Cash on Hand and in Banks		27,231,167
U. S. Government Obligations		15,534,023
Federal Agency Securities		30,278,196
ICU Government Securities		23,721
Shares, Deposits, and Cert. in Corporate Central		118,498,988
Deposits and Cert. in Banks, S&L's, and MSB		149,936,228
Common Trust Investments		6,466
Federal Funds Sold		38,400,000
Securities Purchased under Agreement to Resell		252,447
Loans to Other Credit Unions		5,190,889
All Other Investments		26,426,003
Real Estate Loans	52,892,283	
Loan Balances Secured	460,504,137	
All Other Loans	182,241,050	
Total Loans	695,637,470	
(Less) Allowance for Loan Losses	4,604,967	
Net Loans		691,032,503
Land and Building (Net)		32,635,522
Other Fixed Assets (Net)		8,039,738
Accrued Interest Receivable		7,800,002
Prepaid Expenses and Other Assets		6,749,332
TOTAL ASSETS		1,158,035,225
LIABILITIES:		
Accounts Payable		741,158
Accrued Liabilities		930,062
Accrued Interest on Members Accounts		6,441,027
Deferred Income		375,890
All Other Liabilities		2,523,978
Borrowed Funds		3,509,217
SHARES AND SPECIAL ACCOUNTS		
Certificates of Deposit	265,920,611	
Share Drafts	71,861,004	
Shares	731,458,980	
TOTAL SHARE/SAVING DEPOSIT ACCOUNTS		1,069,240,595
EQUITY		
Retained Earnings - Unappropriated		19,974,158
Regular/Statutory Reserve		34,807,054
All Other Reserves		19,492,086
TOTAL LIABILITIES AND EQUITY		1,158,035,225
LOAN AND DEPOSIT ACCOUNT INFORMATION:		
Total loans made during current year		551,129,745
Real estate loans made year to date		16,615,161
Total loans charged off year to date		3,752,543
Recovery of loans charged off year to date		734,435
Savings accounts - $2,000 or less		259,311,734
Savings accounts - $2,001 or more		713,316,654
Total Savings Accounts		972,628,388
Certificates classified by type:		
Money market		131,726,326
Jumbo Certificates (Larger than $100,000)		4,386,475
Other certificates of deposit		70,609,544
Total certificates of deposit		206,722,345

CONSOLIDATED STATEMENT

OF

SEMI ANNUAL REPORT OF 182 CREDIT UNIONS

AS OF JUNE 30, 1984

ASSETS:		
Real Estate Loans	27,759,360	
Loans to Members	800,620,636	
Other Loans	2,466,813	
Total Loans		830,846,809
Allowance for Loan Losses		(7,610,689)
Cash		23,490,348
U. S. Government Obligations		16,364,266
Federal Agency Securities		35,168,894
Common Trust Investments		40,137
Corporate Central Credit Unions		113,388,376
Commercial Banks		96,958,883
Savings & Loans and Mutual Savings Banks		47,628,062
Central Liquidity Facility		446,944
Credit Unions		36,610
Loans to Credit Unions		193,361
Other Investments		47,552,929
Allowance for Investment Losses		-0-
Land & Building		34,321,596
Other Fixed Assets		8,395,686
Other Assets		14,812,147
TOTAL ASSETS		1,262,034,359
LIABILITIES AND EQUITY		
Promissory Notes		2,945,394
Reverse Repurchase Agreements		1,156,000
Other Notes and Interest Payable		2,832,203
Accounts Payable		(851,571)
Interest Payable on Deposits		4,316,655
Dividends Payable on Shares		5,343,861
Deposits		11,691,949
Other Liabilities		732,054
Share Certificates	247,334,277	
Share Drafts	81,289,077	
IRA/KEOGH & Retirement Accounts	72,480,582	
All Other Shares	755,333,236	
Total Shares		1,156,437,172
Regular Reserve		37,327,167
Investment Valuation Reserve		535,449
Other Reserves		18,933,055
Undivided Earnings		20,634,971
TOTAL LIABILITIES AND EQUITY		1,262,034,359

SUPERVISED LENDERS

SUPERVISED LENDERS
June 30, 1984

*Indicates head office

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
A.I.C. Financial	Salt Lake City	Salt Lake	1983	R.W. Smith	John Walker	Charles Waalkes
Aetna Finance Company	Salt Lake City	Salt Lake	1969	Thomas E. Wilshire	John E. Thomas	Norman Appleman
4131 South Redwood Road*	Salt Lake City					
7143 South State	Midvale					
4421 Harrison Blvd.	Ogden					
222 East 1300 South	Orem					
571 West 2600 South	Bountiful					
Associates Financial Services Company of Utah, Inc.	Salt Lake	Salt Lake	1969	A. J. Dellavechia	T. S. Landis	J. F. Hughes
727 East 2100 South*	Salt Lake City					
2627 Washington Blvd.	Ogden					
110 North Main Street	Cedar City					
1924 W. 5700 South	Roy					
3867 West 3500 South	West Valley City					
9177 South 700 East	Sandy					
Avco Financial Services of Utah, Inc.	Sandy	Salt Lake	1973	Charles R. Rinehart	Herbert F. Smith	Gary L. Fite
9476 South Union Square*	Sandy					
3337 West 3500 South	West Valley City					
45 East 3rd North	Provo					
7100 S. Redwood Rd.	West Jordan					
Barclays American/Financial	Murray	Salt Lake	1979	W. T. Gwennap	W. C. Tyser Jr.	L. H. Lilien
6053 South State*	Murray					
25 Harrisville Road	Ogden					
Beneficial Finance Co. of Utah	Sandy	Salt Lake	1969	Pierre E. Bashe	Deborah E. Tuxward	Elizabeth Dawson
1613 West 7800 South*	West Jordan					
3044 West 3500 South	West Valley City					
6594 South State St.	Murray					
3365 Washington Blvd.	Ogden					
908 South State St.	Orem					
Blazer Financial Services, Inc.	Salt Lake City	Salt Lake	1974	M. M. Pappas	James J. Armstrong	B. J. Antenberg
133 East 300 South*	Salt Lake					
21 Federal Avenue	Logan					
4900 S. Redwood Road, Suite C	Salt Lake City					
2468 Washington Blvd.	Ogden					
41 West 300 North	Provo					
17 South Main Street	Tooele					

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
TransAmerica Financial Services	Salt Lake City	Salt Lake	1969	F. E. Sennott	W. F. Robinson	R. A. Christie
2075 South 7th East*	Salt Lake city					
525 South State Street	Clearfield					
550 North Main Street	Logan					
253 East Main Street	Price					
1455 South State Street	Orem					
3624 South 2700 West	West Valley City					
1333 East 9450 South	Sandy					
U.S. Bancorp	Portland		1983	Edmund P. Jensen	Clifford Carlsen, Jr.	Roger L. Breezley
Valley Finance Co., Inc.	Escalante	Garfield	1894	Reed Thomson	Blake Robinson	Blake Robinson
Valley National Financial Services Company of Utah	Salt Lake City	Salt Lake	1984	James G. Gardner	G.E. Wright	G. E. Wright
Vermillion Finance Co., Inc.	Kanab	Kane	1976	John O. Vaughn	George L. Bunting	LaDell K. Alvey
Washington Credit Corp.	Salt Lake City	Salt Lake	1983	William B. Martin	Peter K. Ringger	Peter K. Ringger

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1983 _____ 41

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1984 _____ 42

ADDITIONAL LOCATIONS APPROVED

Name	Location	Date
Aetna Finance Co. 571 West 2600 South	Bountiful	6-1-84
Avco Financial Services of Utah, Inc. 7100 South Redwood Road	West Jordan	2-3-84
Beneficial Finance Co. of Utah 3044 West 3500 South	West Valley City	12-29-83
Beneficial Finance Co. of Utah 6594 South State	Midvale	12-29-83
Beneficial Finance Co. of Utah 3365 Washington Blvd.	Ogden	12-29-83
Beneficial Finance Co. of Utah 908 South State Street	Orem	12-29-83
Norwest Financial Utah 2542 Washington Blvd.	Ogden	3-26-84

ADDITIONAL LOCATIONS SURRENDERED

Fidelity Financial Services 135 West Main Street	Price	7-7-83
West Beneficial Finance, Inc. 6594 South State	Midvale	12-29-83
West Beneficial Finance, Inc. 3365 Washington Blvd.	Ogden	12-29-83
West Beneficial Finance, Inc. 908 South State	Orem	12-29-83
West Beneficial Finance, Inc. Castle Rock Square Shopping Center	Price	12-29-83

LICENSES APPROVED

A.I.C. Financial Corporation 529 East South Temple	Salt Lake City	9-6-83
Canyonlands Premium Finance Co. 1130 West Center Street	No. Salt Lake	9-1-83
Consolidated Finance Corp. 84 South Main Street	Tooele	12-31-83
Merrill Lynch Equity Management Four Landmark Square	Connecticut	2-27-84
Metropolitan Finance Co. 2480 South Main Street	Salt Lake City	10-24-83
Mortensen's Finance Company 716 South Main	Richfield	5-29-84
Regal Premium Finance One North Terrace Avenue	New Jersey	1-25-84
U. S. Bancorp 309 S.W. Sixth Avenue	Oregon	9-30-83
Valley Finance Co., Inc. Escalante	Escalante	5-17-84
Valley National Financial Services 495 East 4500 South	Salt Lake City	4-25-84
Washington Credit Corp. 72 South Main St.	Salt Lake City	9-7-83

LICENSES SURRENDERED

C & M Loans 50 East 1st North	Manti	4-26-84
Capitol Collections Bureau	Salt Lake City	7-5-83
Finance America Corporation 341 East 1300 South	Orem	12-30-83
First Western Security 810 Kearns Bldg.	Salt Lake City	3-1-84
Lincoln Mortgage Corporation 708 South Main Street	Logan	10-12-83
Norwest Financial, Inc. 2542 Washington Blvd.	Ogden	3-26-84
City Finance Company of Oklahoma, dba S.F.C. Financial Services 50 South Main Street	Salt Lake City	6-1-84
Siegel Financial Services 1018 Atherton Drive	Salt Lake City	5-3-84
West Beneficial Finance, Inc. 3044 West 3500 South	West Valley City	12-29-83
Owen Yeates 1497 East 1780 North	North Logan	9-23-83

CHANGE OF NAME

Metropolitan Finance Co. to Metropolitan Financial	5-25-84

CHANGE OF LOCATION

	From	To	
Barclays American Financial	Granger	Murray	8-15-83
Ford Motor Credit Company	Holladay	Granger	6-1-84

SUPERVISED LENDERS
ANNUAL REPORT
TO THE
COMMISSIONER OF FINANCIAL INSTITUTIONS
STATE OF UTAH

	49 Supervised Lenders Reporting * December 31, 1982	45 Supervised Lenders Reporting * December 31, 1983
ASSETS:		
Cash on hand and in banks	975,321	1,670,226
Gross Receivables	253,211,862	271,337,661
Less: Unearned discount	46,785,481	42,856,204
Total net receivables	206,426,381	228,481,457
Less: Reserve for bad debts	8,272,788	10,043,499
Adjusted net receivables	198,153,593	218,437,958
Real estate (less depreciation)	8,611,768	9,809,618
Furniture, fixtures & equipment (less depreciation)	2,022,968	1,256,121
Deferred charges	1,202,103	824,147
Head office clearings)	127,295	-0-
Other assets	3,891,147	7,377,189
TOTAL ASSETS	214,984,196	239,375,259
LIABILITIES AND CAPITAL		
Bonds, accounts and notes payable:		
Banks	5,874,268	2,968,694
Due Parent Company or Affiliate	118,325,988	139,302,957
Individuals	7,161,334	1,673,989
Other	716,554	2,031,562
Other Liabilities:		
Accrued expense)	653,039	604,693
Dealers reserve	1,244,104	1,398,351
Other	(1,246,449)	(981,926)
Net Worth (if individual or partnership)	1,055,645	1,389,223
Capital Stock (if corporation)	5,024,177	4,838,468
Surplus	83,027,637	35,849,181
Undivided Profits	(6,852,101)	50,288,560
Reserve for contingencies	-0-	11,507
TOTAL LIABILITIES AND CAPITAL	214,984,196	239,375,259
Number of Direct Loans	31,090	20,578
Number of Purchased Contracts and Notes	19,771	30,945

*Due to rounding, columns may not total.

SUPERVISED LENDERS
STATEMENT OF INCOME AND EXPENSE

	49 Supervised Lenders Reporting * December 31, 1982	45 Supervised Lenders Reporting * December 31, 1983
INCOME:		
Current operating income:		
Interest and dividends on securities	49,602	661,164
Charges collected and/or earned	37,638,008	37,832,882
Insurance commission earned	249,071	1,190,033
Other Income	3,781,683	9,666,563
Gross operating income	41,718,364	49,350,642
EXPENSE:		
Salaries, wages, & fees	4,830,012	5,597,358
Taxes (other than income)	436,530	400,201
Depreciation on buildings, furniture, fixtures and equipment	489,895	521,679
Losses - charge offs, and transfer to valuation reserve:		
On Securities	-0-	3,922
On Loans	5,976,694	5,132,136
Other	17,296	6,944,323
Other operating expense	9,013,933	10,280,012
Total expense (before interest and Federal and State Income Taxes)	20,764,360	28,879,631
Net operating income (before interest and Federal and State Income Taxes)	20,954,004	20,471,011
Interest paid	24,851,694	20,736,231
Net Income (before Federal & State Income Taxes)	(3,897,690)	(265,220)
Federal and State Income Taxes	(1,942,710)	487,116
Net income (before dividends)	(1,954,980)	(752,336)
Interest and dividends paid on capital	-0-	17,869
Net income after dividends	(1,954,980)	(770,205)

*Due to rounding, columns may not total.

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REGISTERED REGULATED LENDERS AS OF

DECEMBER 31, 1983

TOTAL 1,725

FINANCIAL INSTITUTIONS HOLDING COMPANIES WITH UTAH AFFILIATES
AS OF 9-18-84

HOLDING COMPANY(IES)	LOCATION	UTAH AFFILIATE	LOCATION
Amec, Inc.	Las Vegas, Nevada		
BA Financial Service Corporation	Wilmington, Delaware	United Thrift	Orem, Utah
FinanceAmerica Corporation	Allentown, Penn	FinanceAmerica Thrift Corporation	Salt Lake City, Utah
BankAmerica Corporation	San Francisco, CA		
Bonneville Bancorp	Provo, Utah	Bonneville Bank	Provo, Utah
Brighton Bancorp	Salt Lake City, Utah	Brighton Bank	Salt Lake City, Utah
Capital Bancorp	Salt Lake City, Utah	Capital City Bank	Salt Lake City, Utah
Charter Savings Corporation	Jacksonville, Florida	First Charter Savings Bank dba, Heritage Savings and Loan	St. George, Utah
The Charter Company	Jacksonville, Florida		
Citicorp Financial Corporation	Phoenix, Arizona	Citicorp Person to Person Financial Center of Utah	Salt Lake City, Utah
Citicorp Person to Person, Inc.	St. Louis, Missouri		
Citicorp	New York, New York		
Citizens Bankshares, Inc.	Ogden, Utah	The Citizens Bank	Ogden, Utah
		Charter Thrift & Loan	Bountiful, Utah
Columbia Financial Company	Salt Lake City, Utah	Capitol Thrift & Loan	Salt Lake City, Utah
Commerce Financial	Salt Lake City, Utah	Commerce First Thrift Corporation	Salt Lake City, Utah
Commercial Credit Company	Baltimore, Maryland	Commercial Credit Plan Incorporated	Salt Lake City, Utah
Control Data Corporation	Minneapolis, Minn		
Commercial Security Bancorporation	Ogden, Utah	Commercial Security Bank	Ogden, Utah
Community Financial Services, Inc.	Salt Lake City, Utah	Pioneer Bank	Salt Lake City, Utah
Copper State Financial Corporation	Salt Lake City, Utah	Copper State Thrift & Loan Co.	Salt Lake City, Utah
Cottonwood Bancorporation	Salt Lake City, Utah	Cottonwood Security Bank	Salt Lake City, Utah
CREDITHRIFT Financial Inc.	Evansville, Ill.	Peoples Finance & Thrift Company of Salt Lake City, dba Peoples First Thrift	Salt Lake City, Utah
Maryland Casualty Company	Baltimore, Maryland		
American General Corporation	Houston, Texas		
Davis County Bancorporation	Farmington, Utah	Davis County Bank	Farmington, Utah
Grant S. Clark Investment Company	Salt Lake City, Utah		
Deseret Bancorporation	Pleasant Grove, Utah	Deseret Bank	Pleasant Grove, Utah
First Bancorporation	Salt Lake City, Utah	Utah Firstbank	Salt Lake City, Utah
		Foothill Thrift and Loan	Salt Lake City, Utah
First Bankshares, Inc.	St. George, Utah	Dixie State Bank	St. George, Utah
First Intermountain Holding Corp.	Salt Lake City, Utah	United Bank	Murray, Utah
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Utah, N.A.	Salt Lake City, Utah
First Security Corporation	Salt Lake City, Utah	First Security Bank of Utah, N.A.	Salt Lake City, Utah
		First Security Financial	Salt Lake City, Utah
		First Security State Bank	Salt Lake City, Utah

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
Canyonlands Premium Finance	Nortn Salt Lake	Davis	1983	M. E. Carroll	David A. Robinson	Lewis Mott
C. I. T. Financial Services, Inc.	Salt Lake City	Salt Lake	1969	E. W. May	G. G. Baxter III	M. A. Perillo
404 E. 4500 South*	Salt Lake					
4700 South 900 East	Salt Lake					
Chase Manhattan of Utah	Salt Lake City	Salt Lake	1981	Robert Kettenmann	Michael E. Carlson	Robert Kirland
370 East South Temple*	Salt Lake					
Citicorp Person-to-Person Financial Center	Salt Lake City	Salt Lake	1974	Barry C. Burkholder	George Poland	Robert Williams
3601 South 2700 West*	West Valley					
1178 Brickyard Road	Salt Lake City					
10 West First South	Salt Lake City					
University Mall C-52	Orem					
2350 Washington Blvd.	Ogden					
195 East 6100 South	Murray					
Consolidated Finance Corp.	Tooele	Tooele	1983	E. LaVar Tate	Clyde J. Allen	Clyde J. Allen
Deamer Loans of Ogden, Inc.	Ogden	Weber	1969	M. J. Deamer	Kay Hansen	Sandra Montano
411 Washington Blvd.*	Ogden					
Duce Finance and Loan	Salt Lake City	Salt Lake	1969	George S. Malouf Jr. and Kristeen Allem, Partnership		
3650 South State*	Salt Lake City					
Fidelity Financial Services	Salt Lake City	Salt Lake	1965	F. A. Stang	Roger Stockmo	Roger Stockmo
1864 South State*	Salt Lake City					
2957 Washington Blvd.	Ogden					
First Surety Finance of Utah	Salt Lake City	Salt Lake	1969	Aline R. Burton	Jacob Burton, Jr.	Jacob Burton, Jr.
2525 S. Main St., Suite 17*						
Ford Motor Credit Company	Salt Lake City	Salt Lake	1969	K. Whipple	H. D. Smith	W. F. Blood
3540 S. 4000 West, Suite 280*	West Valley City					
George Finance Co.	Salt Lake City	Salt Lake	1969	Mitchell M. George and Nada C. George, Partnership		
446 East 5th South*						
Household Finance Corporation	Salt Lake City	Salt Lake	1969	W. D. Hendry	J. D. Pinkerton	R. K. Braasch
277 South Main*	Salt Lake City					
2315 Washington Blvd.	Ogden					
132 West Center Street	Provo					
Larsen Financial Services, Inc.	Ogden	Weber	1976	Richard B. Larsen	Lila D. Larsen	Richard B. Larsen
2910 Washington Blvd., Suite 105*						
Lyons Financial Services, Inc.	Provo	Utah	1977	Gary M. Lyons	DeEtte Lyons	DeEtte Lyons
257 East Center*						
Merrill Lynch Equity Management, Inc.	Salt Lake City	Salt Lake	1984	Michael A. Johnston	William E. Iorio	Michael A. Johnston

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
Metropolitan Financial	Salt Lake City	Salt Lake	1983	Earl M. Johnson	L. W. Palmer	L. W. Palmer
Midland Financial Services	Salt Lake City	Salt Lake	1977	Lynn G. Westlund	Carolyn S. Westlund	
2880 South Main*						
Model Finance, dba Model Finance of South Ogden						
3662 Wall Avenue*	Ogden	Weber	1969	J. P. Kenny and H. M. Kenny, Partnership		
Mortensen Finance Co.	Richfield	Sevier	1984	V. J. Mortensen	Arthur Mortensen	Melba E. Mortensen
Nebo Financial Services	Spanish Fork	Utah	1976	Michael Erickson	Marilyn Erickson	
25 North Main*						
North Ogden Logan Co.	Ogden	Weber	1969	M. J. Deamer	Kay Hansen	
411 Washington Blvd.*						
Norwest Financial Utah, Inc.	Salt Lake City	Salt Lake		Steve R. Wagner	Faye L. Kunz	Mark C. Oman
340 South Main Street*	Salt Lake City	Salt Lake				
1140 Brickyard Road	Salt Lake City	Salt Lake				
273 W. 500 S. Store 17	Bountiful					
312 North Main	Logan					
6121 South State	Murray					
180 West 36th Street	Ogden					
Grand Central Plaza	Orem					
2661 Washington Blvd.	Ogden	Weber				
Olympic Finance Co.	Pleasant Grove	Utah	1974	R. E. Fox	Dee Fox	Ronald Fox
140 South Main*						
Personal Finance Corporation	Pleasant Grove	Utah	1969	W. LaMonte Robison (Trustee)		
2 South Main*						
Pioneer Financial Services	Ogden	Weber	1973	Gary S. Harris	Gary Nuffer	
c/o Citizens Nat'l Bank						
2168 Washington Blvd.*						
Reese Finance Company	Salt Lake City	Salt Lake	1973	Dale L. Reese	Marian Reese	Marilee Reese
1760 West 1900 South*						
Regal Premium Finance	Maple Shade	Burlington	1984	Lester Feltoon	Ervin Feltoon	Ervin Feltoon
Richards Finance	Salt Lake City	Salt Lake	1969	Vernon L. Richards	Beulah Richards	Vernon Richards
445 East 2nd South #299*						
Sunset Loan Company	Ogden	Weber	1969	M. J. Deamer	Shelley D. Waters	Kay Hansen
411 Washington Blvd.*						
Terrace Loan Company	Ogden	Weber	1969	M. J. Deamer	Shelley D. Waters	Jody Deamer
411 Washington Blvd.*						

UTAH BUSINESS DEVELOPMENT CORPORATIONS

The following company has filed under the Utah Business Development Corporation Act:

American Fork Business Development Corporation, American Fork, 5-17-68.

THE FOLLOWING COMPANIES HAVE BEEN AUTHORIZED TO ISSUE TRAVELERS CHECKS OR MONEY ORDERS IN THE STATE OF UTAH AS OF JUNE 30, 1984:

American Express Travel Related Services Co., Inc.	New York, New York
Republic Money Orders, Inc.	Dallas, Texas
Smith's Management Corporation	Salt Lake City, Utah
Travelers Express Company, Inc.	Minneapolis, Minnesota

Appropriation Number 6810
Approval Number P-840150

First Western Bancorporation	Moab, Utah	First Western National Bank	Moab, Utah
Guardian Bancorp	Salt Lake City, Utah	Guardian State Bank	Salt Lake City, Utah
Home Credit Corporation	Salt Lake City, Utah	Home Credit Thrift and Loan	Salt Lake City, Utah
Household Finance Corporation	Prospect Heights, Ill.	HFC Thrift, Inc.	Salt Lake City, Utah
Household International Inc.	Prospect Heights, Ill.		
Independence Investment Company	Tampa, Florida	USA Financial Corp.	Salt Lake City, Utah
Freedom Savings and Loan Association	Tampa, Florida	dba Interlake Thrift	
L. E. Ellison Family Co.	Layton, Utah	First National Bank of Layton	Layton, Utah
Leucadia, Inc.	New York, New York	American Investment Thrift	Salt Lake City, Utah
		American Investment Bank, N.A.	Salt Lake City, Utah
M. O. Packard Investment Co.	Springville, Utah	Central Bank & Trust Co.	Springville, Utah
Moore Financial Group, Inc.	Boise, Idaho	Moore Financial of Utah	Salt Lake City, Utah
		Moore Trust Company	Salt Lake City, Utah
Peoples Finance & Thrift Company	Salt Lake City, Utah	Peoples Finance & Thrift Company	Ogden, Utah
of Salt Lake City, dba		dba Peoples First Thrift	
Peoples First Thrift			
CREDITHRIFT Financial Inc.	Evansville, Ill.	Peoples Finance & Thrift Company	Ogden, Utah
		of Ogden, dba Peoples First Thrift	
		Peoples Finance & Thrift Company	
		of Provo, dba Peoples First Thrift	Provo, Utah
		Peoples Finance & Tnrfit Company	
		of Utah, dba Peoples First Thrift	Salt Lake City, Utah
		Peoples Finance & Thrift Company	
		of Salt Lake County, dba Peoples First Thrift	Midvale, Utah
Rocky Mountain Bancorporation	Bountiful, Utah	Rocky Mountain State Bank	Salt Lake City, Utah
		Rocky Mountain State Bank of Bountiful	Bountiful, Utah
San Francisco Bancorp	San Francisco, CA	Overland Thrift and Loan	Salt Lake City, Utah
Caserco, Inc.	Bala Cynwyd, Penn		
Laurel, Inc.	Bala Cynwyd, Penn		
Atlantic Financial Federal	Bala Cynwyd, Penn		
Sandy Holding Company	Sandy, Utah	Sandy State Bank	Sandy, Utah
Security Pacific Finance Corp.	San Diego, CA	Security Pacific Finance Money Center, Inc.	Salt Lake City, Utah
Security Pacific Corp.	Los Angeles, CA		
Tennessee Homestead Company	Ogden, Utah	Bank of Utah	Ogden, Utah
Tracy Bancorp	Salt Lake City, Utah	Tracy-Collins Bank & Trust Company	Salt Lake City, Utah
Trabanc	Salt Lake City, Utah		
UB&T Bancorp	Bountiful, Utah	Utah Bank and Trust	Bountiful, Utah
U. S. Bancorp Consumer Services, Inc.	Portland, Oregon	U. S. Thrift & Loan	Salt Lake City, Utah
U.S. Bancorp	Portland, Oregon		

Union Bancorporation	Salt Lake City, Utah	Union Bank	Salt Lake City, Utah
Utah Bancorporation	Salt Lake City, Utah	Bountiful Valley Bank	Bountiful, Utah
		Silver King State Bank	Park City, Utah
		Valley Bank & Trust Company	Salt Lake City, Utah
		Valley Central Bank	Richfield, Utah
		Weber Valley Bank	Ogden, Utah
		Intermountain Thrift and Loan	Salt Lake City, Utah
Western Heritage Capital Corporation	Sandy, Utah	Western Heritage Thrift & Loan Co.	Bountiful, Utah
Western Home Financial Corporation	Salt Lake City, Utah	Pioneer State Bank	Salt Lake City, Utah
Winn Enterprises	Fullerton, CA	MountainWest Savings and Loan	Ogden, Utah
Zions Utah Bancorporation	Salt Lake City, Utah	Zions First National Bank	Salt Lake City, Utah
		Lockhart Co., The	Salt Lake City, Utah

NOTE:

The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates the parent of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of each Utah affiliate owned by a holding company(ies).

This column indicates the home office of each Utah affiliate by city.